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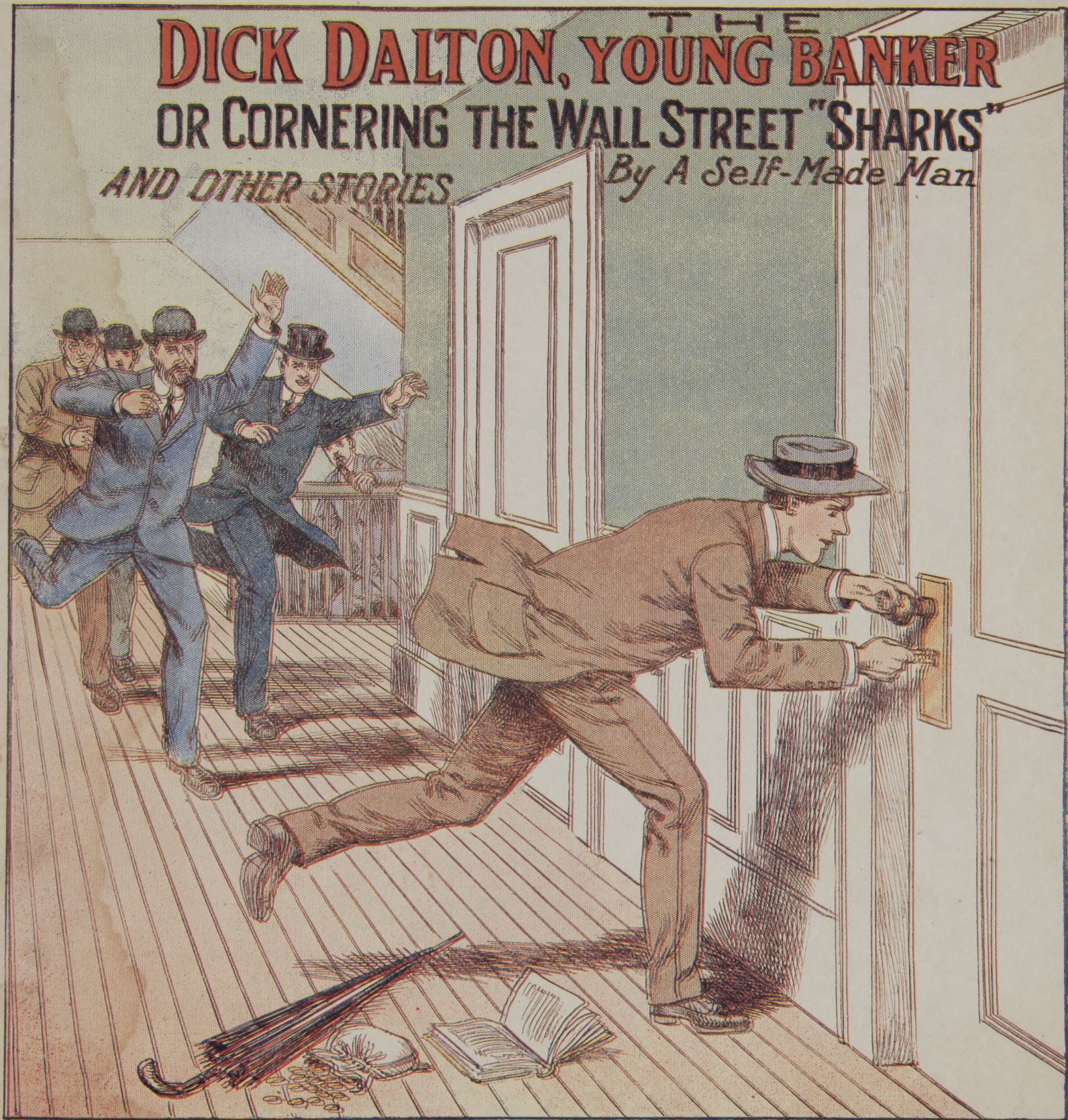
FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

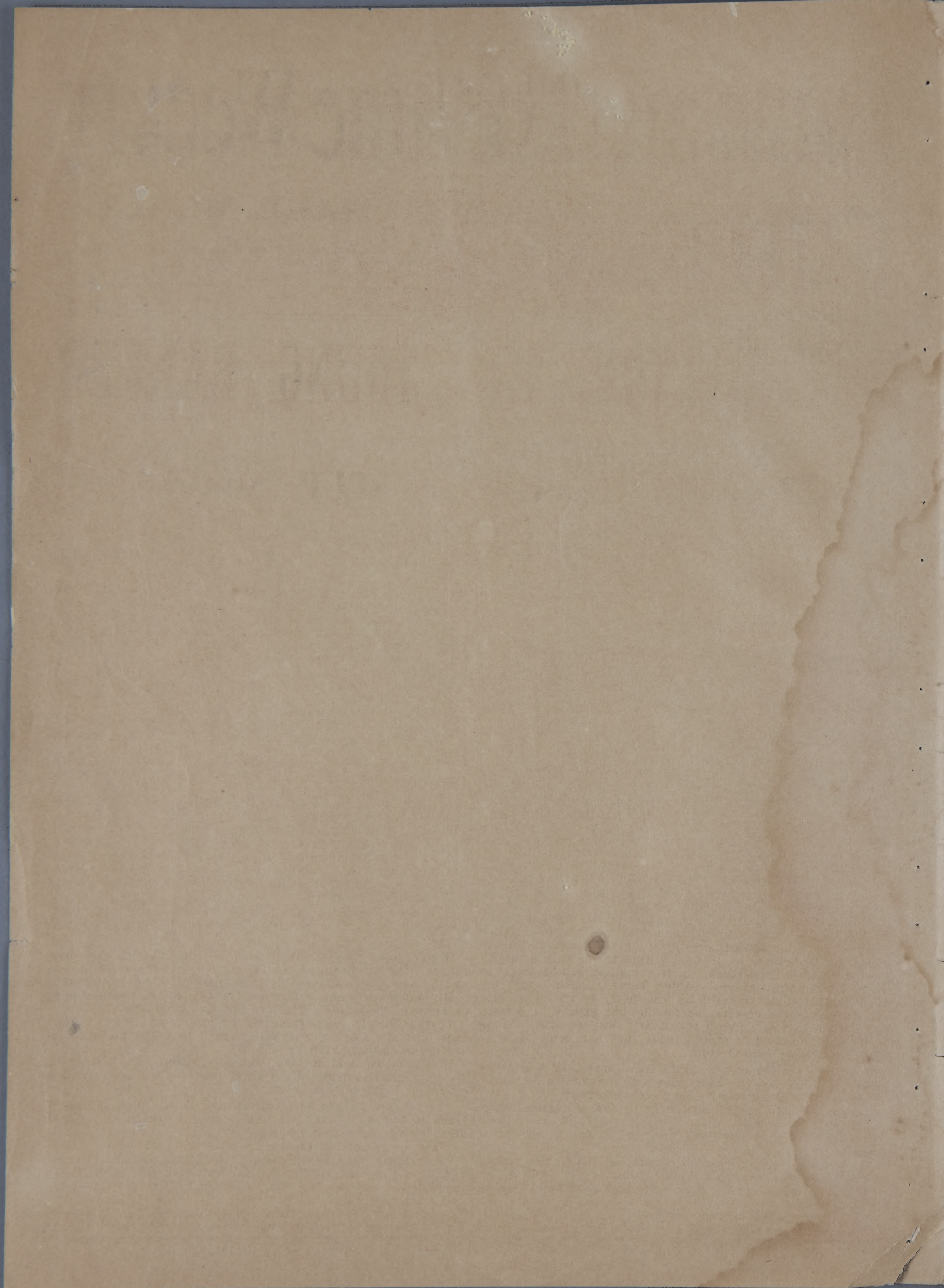
DICK DALTON, THE YOUNG BANKER OR CORNERING THE WALL STREET "SHARKS"

AND OTHER STORIES

By A Self-Made Man



Reaching the door of his office, Dick dropped his book, money bag and umbrella, and stuck the key in the keyhole. The pursuing crowd came running down the hall shouting to him to stop. But the young banker opened the door



Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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No. 328.

NEW YORK, JANUARY 12, 1912.

DICK DALTON, THE YOUNG BANKER

OR,

CORNERING THE WALL STREET "SHARKS"

By A SELF-MADE MAN

CHAPTER I.

WHAT DICK DISCOVERED AT THE BANK.

"Is dinner ready, aunt?" asked Dick Dalton, coming into the sitting-room where Mrs. Harvey, wife of John Harvey, a Wall Street banker, was standing at the window, looking anxiously down the street.

"Yes, it's ready, but I'm waiting for your uncle," said the lady.

"Hasn't he got home yet?" said Dick.

"No, and I can't imagine what is detaining him. Do you know any reason why he should be late to-night?"

"Yes. I meant to tell you when I came in, but forgot after I went to my room. He usually leaves the bank about four, you know, but at three a messenger brought him a note from a Captain Baxter, who arrived this morning in his ship from Cape Town, South Africa. The captain informed uncle that he had a large sum in English gold notes which he wishes turned into American money and deposit to his credit in our bank. He said he was recommended to uncle by an old friend he met at Cape Town. Captain Baxter said that owing to business connected with his vessel, which is at Quarantine, he would be unable to reach the bank until about five o'clock, and asked uncle, as a particular favor, to wait for him, as he would bring the money with him, and he didn't want to take the risk of carrying it on his person until the morning. Of course, uncle was willing to oblige a new depositor of such importance, so he remained at the bank to meet the captain. As the cashier leaves at five I told my uncle that I would stay till he was ready to go home. He said it was not necessary, as he did not expect to remain longer than half-past five if the captain was on time. As he hasn't got home yet, I should judge that our new depositor was considerably behind time."

"I wish he would come," said Mrs. Harvey, in a nervous tone. "I don't like to have him stay downtown so late."

"Oh, he'll be along soon," said Dick, cheerfully.

"I hope so. You might as well go in and eat your dinner. I shall wait for John."

"I guess I will if you don't mind, aunt, for I feel rather hungry."

Dick entered the dining-room where the maid, who waited on the table, was waiting for instructions.

"What have we got for dinner to-night, Maggie?" asked Dick.

"Steak, for one thing," she replied.

"Well, Mr. Harvey hasn't got home yet. Tell the cook to cut me off a piece of the steak and send it in with the fixings,

and I'll get busy. I've got a date with my girl to-night, and if I keep her waiting she might shake me," chuckled the boy.

"I didn't know you had a girl, Mr. Dick," smiled the maid.

"Didn't you? There are lots of things you don't know, Maggie. For instance, you don't know that I'm going to give you a nice present on your next birthday."

"Why, you don't know when my birthday is," she said.

"That's right, but you're going to tell me. Let me see, you'll be nineteen—"

"Nineteen! I was nineteen four years ago."

"Nonsense! You don't look a minute older than nineteen."

"That'll do. No jollying now," said the girl, in a pleased tone.

"Me jolly! I don't know what the word means. But don't keep me waiting. I'm awfully hungry. What I had for lunch wouldn't feed a canary bird."

Dick sat up to the table, and the girl disappeared through the butler's pantry into the kitchen.

She and Dick were excellent friends and he knew he would be well taken care of in the matter of dinner.

Dick was a smart, good-looking young fellow.

He was clerk and messenger for his uncle at the small bank on the ground floor of a big office building on Wall Street, below the Sub-Treasury.

Mr. Harvey occupied only half of the room, the other half, divided off by a long partition, being used by a brokerage house.

Dick enjoyed special facilities in learning the ins and outs of the banking business, so far as his uncle carried it on, and he was pretty efficient by this time, all things considered.

He hoped some day to succeed his relative in the business, or become the junior partner of the establishment.

To that end he let nothing get by him in the line of business, and Mr. Harvey was well pleased with the progress he made and the ambition he showed.

Dick's father and mother were in Europe, at a German watering-place, where Mr. Dalton was taking an extended course of baths for his health.

The boy ate his dinner leisurely, and thirty minutes passed since he sat down, yet his uncle failed to come home, and Mrs. Harvey never left the window.

When he re-entered the sitting-room his aunt said:

"Something must have happened to John. He never would remain out so long as this without notifying me. You'll have to go down to the office, and if he isn't there you must try and trace him up."

"He wouldn't be at the office up to this hour, aunt. He may have taken the captain to some restaurant and treated him to dinner. That would delay him more than an hour in addi-

tion to the time he put in at the office with the new depositor," said Dick.

"If he did anything like that he would surely have sent me word," said Mrs. Harvey.

Dick had to admit that such would naturally have been his uncle's course.

The fact that Mr. Harvey hadn't done so looked strange even to him.

The only conclusion he could reach was that the messenger must be on the way, and he suggested as much to his aunt.

"How long ought it take a messenger to come here from Wall Street?" she said.

"Not over an hour. I could make it in three-quarters."

"It is seven o'clock now. Don't you think the boy ought to have been here before this if he was coming?"

"It all depends on when uncle sent the message, if he did send one."

"Surely he would have sent it before six."

"I guess I'd better go downtown and look for him," said the boy.

"I wish you would. You'll go to the office first, won't you?"

"Yes, the janitor of the building, if he is still there, may be able to give me a line on how long uncle remained in the office, but, of course, he would have no idea where he went after leaving the place."

"If he isn't at the office where will you go to look for him?"

"To the various restaurants in the neighborhood I think he would be likely to patronize, and to the Astor House."

Mrs. Harvey said no more, and Dick, putting on his hat, left the house.

He walked to the nearest Third avenue elevated station and took a South Ferry train.

Inside of half an hour he got out at Hanover Square station, which was quite deserted at that hour, and walked up to Wall Street.

A walk of a block and a half brought him to the office.

As he expected, the door was locked and the bank appeared to be deserted as it always was after five o'clock.

Dick looked through the big plate-glass window, but the screen that shut off the counting-room, where he and the white-headed cashier named Matthew Bramble worked, from the passerby prevented him from seeing anything beyond, except the gleam of the electric bulb which hung in front of the big safe vault.

Now, this screen should not have been up after five o'clock.

Between the screen and the window-pane was a wide shelf occupying the whole width of the window.

On this, during business hours, was displayed all kinds of money, in gold, silver and bills, representing the currency of many civilized nations.

The money display showed that Mr. Harvey carried on a money broker's business in connection with his private bank.

At five o'clock, or rather a little before that hour, the cashier removed the money to the safe and then left the screen down for the night, so that the policeman and detectives on that beat could look in and get a full view of the safe under the electric light.

In the morning it was Dick's duty, when the cashier arrived and opened the safe, to lay out the money on the shelf and place the screen in position.

Dick knew that the old cashier was methodical and exact in all his doings.

Never, during his three years' experience at the office, had he known Matthew Bramble to fail to leave the screen down.

He had to take it down to remove the collection of money, and there was no reason at all why he should replace it.

The fact that the screen was up struck Dick as decidedly queer.

He determined to enter the bank and take it down, and then make an investigation, though he scarcely expected to find anything wrong.

He tried the door first and found it locked.

He opened it and walked in.

He looked through the cashier's window at the safe.

The door was shut and it appeared to be all right.

The door of his uncle's private room at the back was shut.

Dick knew that the janitor usually shut it when he got through cleaning up.

From the appearance of the counting-room it was clear that the janitor had swept and dusted the place.

The door leading into the counting-room was locked, as it should have been.

Dick let himself in with his key, and as he was close to the private room door he opened it and looked in.

The place was dark, yet not so dark but Dick could see

something like a human form in the pivot chair before the closed desk.

His heart gave a startled bound as he stared at the motionless object.

Undoubtedly something was there.

Could it be his uncle?

Dick hesitated but a moment, then stepped forward and turned on the electric bulb, throwing a flood of light about the room.

His worst fears were realized.

His uncle lay back in the chair and, what was worse, there was an injury on the side of his head.

Was he dead—murdered—right in the heart of Wall Street?

It looked like it, for his face was white and ghastly.

"My heavens, this is terrible!" exclaimed the boy, and he instinctively thought of his aunt, whom he loved dearly, waiting anxiously at home for the belated return of the husband whom she might never look upon again alive.

CHAPTER II.

BEGINNING AN INVESTIGATION.

Dick placed his hand on his uncle's heart.

He expected to find no response, but he was wrong—Mr. Harvey's heart was beating, though very faintly.

In a moment the boy was full of action.

He rushed into the telephone booth, turned on the electric light, opened the telephone directory and looked for the number of the Chambers Street Hospital.

As soon as he found it he called up Central and gave the number.

In a few minutes he was talking to somebody at the hospital, and after detailing the condition of his uncle, asked that an ambulance be rushed to the bank without the least delay, for a man's life perhaps hung on the speed of the surgeon in getting there.

He was told that the wagon would be sent immediately.

Dick knew that the vehicle was always kept hitched up, ready for the surgeon and driver to jump on it, and expected it would soon arrive.

He returned to his uncle and, lifting him up, placed him in an easier position, then he got a towel and gently washed the clotted blood away.

This resulted in the wound bleeding afresh.

His uncle moaned and showed other signs of life, but none of returning consciousness.

Dick bound his head up with the towel and then went to the telephone again.

He called up police headquarters, notified the officer who answered him that his uncle, Banker Harvey, had been perhaps fatally wounded in his office, some time between five and half-past seven o'clock, and asked that a detective be sent right away to look into the case.

As he hung up the receiver he heard the galloping of a horse, the clang of a bell and the rattle of wheels coming down the street.

He ran to the door and saw that it was an ambulance.

He stepped out on the sidewalk and shouted to the driver.

That individual steered up alongside the curb and the surgeon hopped off from behind, with his bag in his hand.

"Follow me," said Dick.

He took the surgeon into the inner office and told him how he had found his uncle.

The surgeon carefully examined the wound and pronounced it not dangerous of itself, but said other indications showed that the banker was suffering from concussion of the brain, or something akin to it.

"I'll have to take him to the hospital, for I can do nothing for him here. The house surgeon must examine him at once, for he looks to be in a critical condition."

"Do you think he will die?" asked Dick, anxiously.

"I would rather not say. The chances are always against a person in the condition that I believe he is. He was struck by some kind of an instrument or weapon, the edge of which was not exactly sharp, though not precisely dull. Have you notified the police?"

"I notified headquarters and an officer is coming down here to investigate the matter. Doubtless he'll call at the hospital after he has interviewed me," said Dick.

"I'll bring the stretcher in to carry him out on," said the surgeon, starting for the door.

In a few minutes he returned, accompanied by the driver and a stretcher.

They lifted the unconscious banker on it, placing an air-pillow under his head, and wrapping a blanket around him, after

which they carried him out and put the stretcher, with its burden, into the ambulance.

Then the vehicle drove off after Dick had supplied the surgeon with Mr. Harvey's name, home address, age and one or two other particulars.

Dick stood on the sidewalk, decidedly down at the mouth, and watched the wagon disappear at a moderate pace up the street.

At that moment one of the night Wall Street detectives came up and looked hard at Dick.

He saw that the outer door of the bank was open, and perhaps he also took note of the fact that the screen was up, which he probably recognized as something unusual.

"Well, young man, who are you and what are you doing here after business hours?"

"I'll explain if you show me your authority for questioning me," replied the boy.

The detective showed his badge.

"You are one of the night detectives?"

"Yes."

"Well, my name is Dick Dalton, and I am the nephew of Private Banker Harvey. I am waiting for a detective from headquarters to investigate the mysterious and murderous assault made on my uncle in his office, some time since five o'clock."

"What's that? Do you mean to say that your uncle was assaulted this evening in the bank?"

"He was. He has just been carried to the Chambers Street Hospital in an unconscious state. The surgeon said he has sustained a concussion of the brain from some kind of a partially blunt weapon. It is possible he may die."

"When did this thing happen?"

"Some time between five and half-past seven, when I got here and found him apparently dead in his chair."

The detective regarded the boy in a fixed way.

"What brought you here at half-past seven?"

"I came to get a line on my uncle."

"Get a line on him?"

"Yes. I left the office at half-past four, because I had an engagement and went home. I live with my aunt and uncle, as my people are away in Europe. Mr. Harvey usually leaves at four, but this afternoon he remained at the office to see a new depositor, a stranger, who sent him word that he would call at five. Whether the captain kept his engagement or not I am unable to say, but it strikes me that he must have called, if at all, later than five. At any rate, it seems clear that my uncle remained after the cashier, who is the last to go, after locking the safe."

"What captain do you refer to?"

"Captain Baxter, the new depositor, who arrived from Cape Town this morning in the ship Fleetwing, which was at Quarantine when he sent the note. I expected that my uncle would reach home about dinner-time, or half-past six. He failed to do so. When he didn't show up at seven my aunt got so nervous that she asked me to go to the bank and look him up. So I came down here and found him as I have described."

"This is a serious matter, young man," said the night detective.

"It certainly is," replied Dick.

"When did you notify the police?"

"I communicated with headquarters perhaps half an hour ago. I was told that a man would be sent down at once."

"Then he ought to be here soon."

At that moment a man came walking down Wall Street. He was below the average height, thickset and was dressed in a business suit.

He stopped in front of Dick and the night officer.

"This is Banker Harvey's place, I believe?" he said.

"Yes, sir," replied Dick. "Are you from 300 Mulberry?"

"I am. I want to see the party who telephoned headquarters about an assault on Banker Harvey."

"I am the person."

"Your name is Richard Dalton, then?"

"That's right."

"You are the nephew of the banker?"

"I am."

"Is he dead?"

"I hope not. He was taken to the hospital a little while ago."

"Chambers street?"

"Yes."

"We will go in the office and I will hear the facts and look at the place where the assault was committed."

"All right. This man is a Wall Street night detective. Do you object to his presence?"

"No. Let him come if he chooses."

The three walked into the private office.

Dick told the headquarters' man all that he had previously told the night detective, and then explained how he had found his uncle in the chair with the cut on his head and no outward sign of life.

"You say that Mr. Harvey remained later at the office than was his usual custom in order to keep an engagement with a stranger named Captain Baxter, who said he had a considerable sum of money to deposit in the bank?"

"Yes, sir."

"When you went home, who was in the bank besides your uncle?"

"Matthew Bramble, the cashier."

"How long has he been in Mr. Harvey's employ?"

"Ten or twelve years."

"Where does he live?"

"Flatbush, Brooklyn."

"He was accustomed to leave at five?"

Dick nodded.

"It is quite possible that this captain called before he left, eh?"

"Of course."

"In which case the cashier, we assume, left your uncle and the visitor alone in the bank together."

"That supposition can only be established by the cashier, or disproved by him, as the case may be," said Dick. "A person who ought to be able to throw some further light on this case is the janitor. He was in here and cleaned up after five."

"Are you sure of that? How do you know?"

"By the looks of the counting-room."

"Then it is evident that the crime was not committed until after he finished up and retired?"

"There is no doubt about that. My uncle must have been in here when he was performing his duties outside, for his room has not been touched. The janitor will know if he was engaged with a caller. If he wasn't it will show that he was still waiting for the captain to come."

"When does this janitor usually clean up the bank?"

"Any time between five and half-past six, I believe."

"His testimony is likely to be of importance. Do you know where he lives?"

"I do not, but you can find out, I guess, from the night watchman of the building. You can find him by ringing the bell at the entrance door. The building is always locked up at about seven. Any tenant still in the building is let out by the watchman when he comes down."

"Who else is in the building?"

"The night engineer. He goes on duty at five. He's to be found in the basement. One of the elevators is always in commission, and the watchman operates it. Tenants frequently come back evenings and are admitted and taken up to their floor. A tenant has the right to come at any time and stay as long as he chooses."

"You are thoroughly familiar with the bank, I suppose?"

"Yes, sir."

"How long have you been connected with it?"

"Three years."

"Mr. Harvey was not attacked without an object. Presumably that object was robbery. Did you find anything wrong on your arrival? Did you examine the safe?"

"The safe vault does not appear to have been tampered with. The only strange thing I noticed was that the screen was up in the window. I never knew it to be so before," said Dick.

"That is certainly significant. When in the window I suppose it screens the view of the outer room from observation on the sidewalk?"

"It does. It is only kept there during business hours. It is left down at night to give a full view of the counting-room."

"Let us look at the safe," said the detective.

The three walked outside and Dick tried the door.

It was fast, and there wasn't the slightest sign that any attempt had been made to open it with burglar tools.

"It seems to be all right. You can't open it, I suppose?" said the officer.

"No, sir. Only the cashier and Mr. Harvey have the combination. Besides, it has a time-lock, you can see, though it doesn't look as if it had been set to-night."

The detective made a close examination of the bank for

some clew that might throw light on the banker's assailant, but found none.

He took down the cashier's address in Flatbush, such particulars as Dick could tell him about Captain Baxter, with the name of his ship, and then he told the boy to lock up.

"We'll go and see the night watchman now. I want to get the janitor's address," he said.

Dick rang the entrance bell and the watchman came.

The detective learned from him the janitor's address.

His name he had already got from Dick.

The janitor was visited.

On being questioned, he stated that he had cleaned the counting-room of the bank between half-past five and six, his usual time.

He did not touch the private room, as Mr. Harvey was there.

The banker told him he was waiting for a late visitor.

"Did the man call while you were there?" asked the detective.

"He did not."

"There was nobody but Mr. Harvey in the bank while you were there, then?"

"Nobody."

"Did you notice if the window screen was down or up?"

"It was down. It always is when I come there to clean up," replied the janitor.

"Did Mr. Harvey tell you to leave the street door unlocked when you went away?"

"Yes. He came out of his room and went to the window. He was looking out when I went away."

"We'll go to the hospital now," said the detective to Dick, "for I suppose you wish to learn how your uncle is getting on."

At the hospital they learned that the wounded man's condition was very critical, but beyond saying he was still unconscious the house surgeon would express no opinion on the case.

The detective took him aside, revealed his calling and got certain particulars.

When they came out on the street the officer told Dick that he had better go home and break the news to his aunt.

"I'm going to investigate this sea captain," he said. "We have no evidence so far that he kept his engagement with Mr. Harvey. I must see what facts I can get from him. It is quite possible that somebody learned that he was bringing ashore a large sum of money and followed him, with evil intent. Failing of a safe opportunity the man shadowed him to the bank. Judging that the captain had turned the money over to the banker he altered his plans, suffered the captain to depart and then entered the bank and attacked Mr. Harvey, possibly securing the money before your uncle could lock it up for the night. That is merely a theory, and there may be nothing in it. The captain, however, appears to be a very important link in the matter, and I propose to see him next."

The detective bade Dick good-night, told him he'd see him at the bank in the morning, and went away.

Dick went home with a heavy heart to carry the bad news to his aunt.

CHAPTER III.

THE MISSING BANK OF ENGLAND NOTES.

Dick found his aunt in a fever of anxiety over her husband. She looked at him with fear in her eyes when he entered the sitting-room.

"You have learned nothing," she said, the tears starting to her eyes.

"You are wrong, aunt," replied Dick. "I found uncle at the bank."

"Ah!" she cried, with a look of great relief.

"But I regret to say that I found him unconscious."

"Unconscious!" she exclaimed, her face paling again.

"From a wound inflicted on his head by some party unknown. He is now in the Chambers Street Hospital, and the house surgeon's report is not encouraging."

Mrs. Harvey was overcome with grief.

Dick did his best to comfort her, but did not succeed very well.

She insisted on going to the hospital, though the boy said she would not be admitted beyond the office.

Dick accompanied her and they reached the hospital about eleven.

Mrs. Harvey had considerable trouble in getting an interview with the night surgeon, and when he came he would say

hardly anything beyond making the admission that the banker was still alive.

She was told to come in the morning and see the house surgeon.

She could not see her husband without his permission.

Under these circumstances Dick took his aunt home in a cab in a state of semi-collapse, and he deemed it best to stop at the family doctor's on the way.

Dick reached Wall Street at half-past eight next morning.

A brief story of the assault on Banker Harvey was in all the morning papers, and Dick found several people standing in front of the bank window, looking in.

It was the usual morbid curiosity that certain people exhibit on such occasions.

The boy let himself in, took a general survey of the counting-room and then entered his uncle's room.

He sat down in the pivot-chair to await the arrival of the cashier.

If the detective had not called on Mr. Bramble at his home the cashier would learn the unfortunate facts from the morning newspaper, and Dick knew he would be greatly disturbed over the affair.

While he sat swinging around in the chair, Dick noticed a small, bright object peeping out from under one end of the desk.

He picked it up and found that it was the stone from a seal ring.

In color it was a deep pink, and the flat side bore the sunken letter B.

Dick wondered how it had come there.

The man who had assaulted his uncle might have lost it in the room, or some visitor might have dropped it during the day.

After studying it for awhile, Dick put it in his pocket.

He intended to show it to the detective when he called again.

In a few minutes the cashier came in.

"This is a terrible matter, Dick," he said, in a disturbed tone.

"Yes, sir, it is."

"The paper states that it was you who discovered your uncle in the office."

"Yes, sir. I came downtown to hunt him up when he failed to reach home in time for dinner. My aunt was naturally very anxious over his absence."

"I left him waiting for Captain Baxter, the new depositor, who was bringing quite a sum of money to deposit with us."

"You went away at your usual time."

"Yes. I told him I would remain and help him with the business, but he did not think it was necessary."

"While you are opening the safe I think I will telephone to the hospital. I ought to have done it when I first came, but knowing the critical state my uncle was in last night I was afraid to lest I should hear he was dead."

"Do you fear he will die?" said the cashier, anxiously.

"The chances are against him," replied Dick, soberly.

He went into the booth and connected with the hospital. He was much relieved to learn that his uncle was alive, though he was in the same state in which he had been brought to the hospital.

The interne or hospital attendant who answered him would give him no further particulars.

Dick joined the cashier, who had opened the safe and was getting ready for the day's business, and told him that Mr. Harvey was alive yet.

"Everything is all right with the safe, isn't it?" added the boy.

"Yes, though the time-lock was not set. I left that for Mr. Harvey to do after he locked up the money he expected to receive."

"I thought it wasn't set. However, I'm glad no robbery was committed. That would place us in an embarrassing position, and would cause uneasiness among our depositors. As it is, we are likely to have a bunch of visitors to-day, inquiring about the matter, for the natural impression will prevail that robbery was the motive of the attack on my uncle."

"If it was it failed," replied the cashier.

"So far as our own funds are concerned, yes, but the detective who is on the case has a theory that perhaps the new depositor was followed here from his vessel by some one who contemplated robbing him on the way, and failing to do so before the money was turned over to my uncle that he slipped into the bank, struck Mr. Harvey down before he locked up the cash, and got away with the plunder," said Dick.

The cashier looked grave at that

"The bank would be responsible for the money, and if it was a large sum its loss would put us in a serious predicament," he said.

"That's right," nodded Dick. "I trust that the detective's theory will not prove the right one."

He started in to lay out the display of notes and gold coin in the window, meeting the curious gaze of many idlers, and when he had it all placed he put up the screen, which was fitted with a sliding door.

When Dick took up his duty at the books he found the cashier in conversation with one of their depositors whom he was assuring that no robbery had been committed.

The gentleman went away satisfied.

Business was in full swing when the detective came on the scene.

Dick admitted him to the private room and introduced him to the cashier.

"You'd better attend to him, Dick," said Mr. Bramble. "I can't leave the counter."

"Have you seen Captain Baxter?" asked the boy of the officer.

"I have. He says he called at the bank a little after six, met Mr. Harvey and deposited with him the sum of \$20,000 in English Bank of England notes. He showed me the bank-book with the entry, which he says Mr. Harvey figured out according to the prevailing rate of exchange."

"Gosh!" exclaimed Dick, greatly taken back by the news. "We found no English money with a deposit slip in the safe when the cashier opened it. If my uncle could receive \$20,000 from the captain then your original theory seems to have some foundation, in fact. Captain Baxter must have been followed to Wall Street by some rascal who afterward succeeded in getting into the bank before my uncle could lock the money up. He then attacked Mr. Harvey, struck him senseless and got away with the Bank of England notes. It is very important that we should get the numbers of those notes with as little delay as possible. The captain ought to have the list."

"I mentioned that fact to him," replied the detective. "He acknowledged that he had had the numbers, but said he turned the list over to Mr. Harvey with the notes. He said that was customary."

"It was not prudent in him to carry the list in his pocket at the time that he had the money with him. Suppose he had been robbed on the way and the thief had been fly enough to look for the list and take it? An American crook might not be wise enough to do that, it is true, but an English thief would be sure to do so."

"It is possible the list is in your uncle's pocketbook in his clothes at the hospital. You had better go there and find out," said the detective.

"I will. I've got to get the key of his desk, any way," said Dick.

"Captain Baxter appeared to be greatly surprised to learn what had happened to Mr. Harvey after he left the bank."

"What time did he leave here?"

"About a quarter of seven."

"Three-quarters of an hour before I got here. Do you know, Mr. Dolan, that supposing your theory is true it is singular how the man who committed the assault and robbery got in. When my uncle admitted Captain Baxter he would certainly have locked the door. When he let him out he would have locked the door as soon as the captain passed out. It was dark at that hour, and as he had to open the safe he would have taken no chances. It is clear, from the absence of the English notes from the safe, that he did not have time to open it before he was assaulted. The question is, how did the man get in?" said Dick.

"That's a very important point, young man," said the detective.

"It certainly is. By the way, I found this under the edge of my uncle's desk this morning," said Dick, producing the stone seal. "It is the setting of a seal-ring and bears the initial B. It must have fallen out of a ring, and belongs to some visitor my uncle had during the day. It might possibly be the property of Captain Baxter. The letter stands for his name."

The detective looked at it intently, a curious smile flitted across his face for an instant and he put the stone in his pocket.

Without knowing it, Dick had furnished the officer with a valuable clue.

"Where did you meet the captain? Aboard his vessel?" asked Dick.

"No; at the Astor House, where he stopped last night."

"I suppose you'll try and find the rascal you believe followed the captain to the bank?"

The detective smiled, enigmatically, but made no reply.

After a moment's silence he said:

"I think you had better come with me to the hospital. I would like to learn if that list of the English notes is in his clothes."

"I will go with you. Excuse me a moment," said Dick.

He went into the counting-room and told the cashier the news about the missing deposit of \$20,000, proof of which Captain Baxter had in the bank-book given him by Mr. Harvey.

"That's bad," said Mr. Bramble, shaking his head. "Very bad, indeed. The captain can legally hold the bank for the money."

"I'm afraid he can," admitted Dick. "Twenty thousand dollars is a lot of money for my uncle to lose. I hope, however, that the guilty man will be caught and his plunder recovered. I am going over to the hospital with the detective to get the key of my uncle's desk and also to see if the list of numbers of the stolen Bank of England notes is in his pocketbook. If it is we'll have it printed and sent all over the country, and also to Canada and England, which will make it difficult for the thief to realize on the notes. That's an advantage one has in tracing English paper money that does not exist with our currency."

Dick and the detective went over to the hospital.

Mrs. Harvey was there and had been admitted to the ward where her husband lay unconscious.

Dick and the officer got no further than the office.

The boy stated the object of his visit and an attendant was sent to look the articles up.

He returned in a little while with the bunch of keys and the pocketbook.

Dick searched the latter for the list, but it was not to be found.

"I didn't think you'd find it," said Detective Dolan.

Dick signed a receipt for the articles and took them away.

He and the detective parted on Broadway, the boy returning to the bank.

CHAPTER IV.

THE ARREST.

When Dick reached the office he turned the keys and his uncle's pocketbook over to the cashier and returned to his work, after telling Mr. Bramble that the list of English notes he had hoped to find was not in the latter.

A number of the more important depositors of the little bank called during the day to make inquiries relative to the condition of the banker and to find out if the establishment had suffered any loss through the near-tragedy.

The cashier deemed it politic to keep mum about the loss of the new depositor's money, and merely stated that the safe-vault had not been tampered with and that everything had been found that morning exactly as left the preceding afternoon when the bank was closed up.

The bank was open to depositors till four o'clock daily, and the hour's accommodation, added to the fact that the customers could make deposits and draw money half an hour earlier than at the regular banking houses brought a good deal of business to the place.

Then the fact that Mr. Harvey had been in the business for twenty-five years and had weathered all the financial crises, served to give confidence to his patrons, many of whom had been with him fully twenty years.

The visitors, therefore, were easily convinced that the Harvey Bank had suffered in no way, financially, through the misfortune which had overtaken its proprietor.

When Dick got home that afternoon, late, he found his aunt very much depressed, although the house surgeon at the hospital had told her it was possible her husband would not die, after all.

An operation had been performed on him that afternoon and a piece of bone which had been pressing on the brain removed.

The result of this was that the banker came out of his comatose state, but he did not recognize his wife on her afternoon visit, nor did he appear to be sensible of his position.

He had his senses, but that was about all that could be said in his favor.

Dick learned all this from his aunt, and they talked the situation over as calmly as they could, trusting that things would be better on the morrow.

About eleven next morning a man, with an indefinable smack of the sea about him, came into the bank and introduced himself as Captain Baxter.

He was a tall, thick-set man, with a dark and rather unpleasant countenance.

His skin was coarse and tanned to a mahogany hue through exposure to the sun and winds of many climates.

Mr. Bramble received him in the private room, and during the interview, in the course of which the captain produced the bank-book given him by Mr. Harvey, the cashier admitted the liability of the bank with respect to the sum of \$19,500 odd credited on the book in Mr. Harvey's handwriting.

"The fact that the Bank of England notes you turned in have disappeared is the bank's loss, not yours, Captain Baxter, so I will honor any check of yours up to the limit of your deposit," said Mr. Bramble.

"All right," said the captain, with a smile of satisfaction. "Then you will oblige me with one of your check-books for my convenience."

"Certainly, sir," and the cashier got one for him.

"I don't expect to have occasion to draw upon you for any very considerable sum until my ship is ready to sail again, and that won't be for some weeks. We have to haul in, unload and ship another cargo. All that, particularly the latter, will take time, and as I shall live aboard my vessel I won't be under any great expense."

The captain put the check-book in his pocket and went away.

"I can't say that I fancy our new depositor much," said Dick, to the cashier.

"Sea captains are different from shore folk," said Mr. Bramble.

"I wasn't thinking of that. What I meant was I don't like his face."

"What's the matter with his face?" smiled the cashier.

"It isn't a face I could place confidence in."

"It isn't always well to form a hasty judgment of a man on first sight."

"I don't know. First impressions are very often correct ones. By the way, the captain wore an ornament on his tie, didn't he?"

"Yes."

"What was it?"

"His tie was held together with a kind of seal ring, which had his initial on it cut into the stone."

"The initial B," said Dick.

The cashier nodded and went over to wait on a customer. An hour later the detective appeared.

"Do you know," said Dick, "that I think the man who dropped that seal stone out of his ring was Captain Baxter," Dick said to him:

"How came you to fix upon the captain?" said the officer.

"He wears a similar kind of ring on his scarf."

"I observed that fact during my interview with him. So he has been in here?"

"Yes. He came in to establish his right to the \$20,000 and to get a check-book."

"You have admitted his right to the money, I suppose?"

"We were obliged to, as he showed Mr. Bramble his bank-book with the credit entered in my uncle's own handwriting."

"That was pretty good evidence," chuckled the officer.

"It would stand in any court. Well, have you found any clew yet to the man who struck my uncle?"

"He'll be in jail probably within twenty-four hours."

"Ha!" cried the boy. "Then you know who he is?"

"I've got him spotted," said Officer Dolan.

"I call that going some. It will be fine if we can get those notes, or a large part of them, back."

"Don't worry about the notes," said the detective. "You'll never recover them. That, however, is immaterial if you are not called on to make them good."

"Why won't we have to make them good when we've admitted the bank's liability to Captain Baxter?"

"Probably you'll know why by this time to-morrow."

"Shall we?"

"When the hand of the law is on the guilty man's shoulder."

"You seem certain of your man."

"I wish I was as certain of making \$1,000."

"If my uncle was in a mental condition to authorize the payment of such a sum I am sure the bank would be glad to pay it to you for rounding up the rascal who is the cause of all this trouble."

"I'm paid by the city for doing my duty."

"Of course, but the quick arrest of that man, which will doubtless mean the saving of the bank from a large financial loss, would entitle you to some substantial expression of appreciation on our part, Mr. Dolan. Of course, under the cir-

cumstances you might have to wait for it, as things are tied up by Mr. Harvey's condition."

"If your uncle comes out of this trouble as well as the bank is likely to be all right," said the detective, pleasantly. The officer's words greatly encouraged Dick.

He repeated them to the cashier after Dolan went away.

"The police are a great institution, say what you will about their shortcomings," said Dick. "I consider it mighty good work if the detective lands that rascal in jail within twenty-four hours from now."

"Yes," said the cashier, "he will deserve great credit."

"He will deserve a reward as well, though none has been offered."

Dick went into the telephone booth connected with the hospital and asked how Banker Harvey was doing.

He learned that his uncle was stronger and that the head surgeon expected to pull him through.

"Is Mrs. Harvey at the hospital?" Dick asked.

"Yes."

"Has Mr. Harvey recognized her?"

"No. His mind remains a perfect blank."

Dick told the cashier the latest news from the hospital.

"My uncle seems to be coming on all right, except in his head," he said.

"I daresay his mind will reassert itself in due time," replied Mr. Bramble.

The absence of Mr. Harvey threw a great deal of extra work on the shoulders of both the cashier and Dick.

In fact, most of the extra work fell on the boy.

He had to interview visitors and attend to his regular duties, too.

The cashier understood the business from A to Z, but for all that he lacked the executive ability necessary to manage affairs properly.

Dick, with far less knowledge and experience, fell naturally into the way of directing matters, and he handled callers as well as his uncle.

In no case did he fail to do the right thing, and as a consequence the cashier complimented him on his ability, and said that he really couldn't have got along in the emergency without him.

As a matter of fact, the affairs of the bank, as managed by the boy, went along just as smoothly as if Mr. Harvey himself had been on the job.

Dick reported the satisfactory state of affairs at the bank to his aunt, and told her that he was satisfied he could run the place without any hitch while his uncle was under the weather.

Mrs. Harvey was pleased to hear that her nephew, whom she thought so much of, was competent to take her husband's place under the sad circumstances, and after an interview with the cashier she authorized Dick to continue in full charge of the business till further notice.

Detective Dolan called that day and told Dick that he was now sure of his man, but was not yet ready to arrest him.

"When do you expect to arrest him?" asked the boy.

"As soon as he makes the move I am waiting for."

Nothing happened for another day, then about noon Captain Baxter walked into the bank to cash a check.

There was a line of people at the window, waiting either to draw money or deposit it, and the captain took his place at the end of it.

At that moment Detective Dolan walked in, knocked at the counting-room door and was admitted.

"I see your new depositor, the captain, is waiting in line to draw some money," he said, in an offhand tone.

"Is he?" replied Dick.

"I think you had better invite him in. I should like to see him in the private room."

Dick walked out into the corridor and beckoned to the captain of the Fleetwing.

"Good-morning, Captain Baxter!" he said. "Come to draw some money?"

"Yes. A few dollars," replied the skipper.

"Step inside and I'll attend to you," said Dick.

Captain Baxter walked in, and Dick asked him to step into the office.

"Take a seat, captain. You've met this gentleman before, I believe?" he said, indicating the detective.

"I have," answered the captain, with a frown.

"Let me have your check and I will get the money for you," said Dick. "Indorse it, please."

Captain Baxter did so and handed him the check.

"Nice day, Captain Baxter," said Dolan, as Dick left the room to get the money for the new depositor.

"Yes," replied the skipper, shortly.
 "I suppose you will be glad to hear that Mr. Harvey will not die, after all, from the effects of his wound."

The captain looked startled at the announcement.

"I thought——" he began.

"He was slated for a coroner's inquest, eh?" said the detective. "He has escaped it by a very narrow margin."

"Has he told——"

"Who struck him down and took the notes that you had just deposited with him? No. I fear it will be a long time before he will be able to do that."

"Why?"

"Because the cowardly blow has made a blank of his brains."

"Oh!" ejaculated the skipper, with a look of relief.

"Nevertheless, I expect soon to lay my hand on the man guilty of the crime."

"Have you a clew to him?" asked Captain Baxter.

"I've been working on a clew for several days," said the detective. "By the way, that's a handsome ornament you wear in your tie."

"Humph!" said the captain.

"You had the mate of it, didn't you, when you called on Mr. Harvey?"

"What do you mean?"

"You had a ring on your finger exactly like it."

"Not at all, sir."

"Then this stone isn't your property?" said Dolan, showing him the seal stone Dick had picked up from under his uncle's desk on the morning after the crime. "It matches the one in your tie exactly."

The captain drew a long breath as he looked at it.

"No, I never saw it before," he said.

"That's funny," said the detective. "This ring, minus its setting, was found in the room you occupied at the Astor House by the chambermaid, and the stone fits in it as though it belonged there."

"What have I got to do with that?" snorted Captain Baxter.

"I thought maybe you abandoned the ring when you saw you had lost the setting. I supposed the stone belonged to you as it was found in this office after you had been here, and it bore your initial, and matched the one in your tie. If I have made a mistake it is quite a natural one under the circumstances."

At that moment Dick came in with the money.

"Here is the money, captain. Count it and see that it's right," said the boy.

"The amount is correct," said Captain Baxter, putting it in his pocket. Good-day!"

"One moment, Captain Baxter," said the detective.

"What do you want?" snarled the skipper.

"You!"

"What's that?"

"I arrest you on the bench warrant I have in my pocket for murderous assault on John Harvey, and the theft of \$20,000 Bank of England notes, the property of the owners of the Fleetwing, which you had previously deposited in his hands to your own credit."

The captain staggered back, aghast, while Dick gasped with astonishment.

CHAPTER V.

DICK GOES SHORT ON THE MARKET AND WINS.

With a snort of rage the captain raised his ponderous fist to strike the detective, one blow from which would have laid the officer low, but Dick jumped forward and caught him by the arm.

With a quickness born of long experience with dangerous men, the officer whisked a pair of handcuffs from his pocket and snapped them about Captain Baxter's two wrists.

"I guess you'll go quietly now," he said.

"Is it really true that Captain Baxter is the guilty man?" asked Dick.

"There's no doubt of it. I was satisfied he was the man within twenty-four hours after the crime had been committed," said Detective Dolan. "The improbability of an outsider getting into the bank with the door locked led me to suspect him. It was a put-up job from the first. The Bank of England notes he deposited with Mr. Harvey were not his property, but belonged to the owners of the ship. After placing them in the banker's hands and getting credit for the deposit, he intended to recover them by doing up your uncle. He planned the scheme well, and circumstances favored him, but he didn't calculate on the sagacity of the American detective. It was really an easy job landing him."

"What have you got to say to this, Captain Baxter?" asked Dick.

The skipper made no answer, and Dolan, throwing a handkerchief over the steel bracelets, led him out into the street and to the nearest police station-house.

The arrest attracted no attention in the bank.

Indeed, the cashier wasn't aware that anything unusual had happened until Dick staggered him with the news.

"I never would have suspected him," said the old man, when he recovered from his surprise.

"I know I didn't up to the moment of his arrest," replied the boy.

"I'm mighty glad the guilty man is caught."

"So am I, and the bank won't lose a cent now."

That was a pleasing reflection that kept Dick in good humor all the afternoon, not but he was in good humor most of the time, anyway.

He carried the good news home to his aunt, but before he broke it to her he recollected that she hadn't been told that the bank was in danger of losing nearly \$20,000, so he confined the good news to the statement that the man who had assaulted her husband had been taken into custody and was in jail, with every chance of paying the penalty for his crime.

Mrs. Harvey was pleased to hear that the rascal had been apprehended, though that fact would not undo the damage he had done to her husband.

Dick, knowing she had been at the hospital for the greater part of the day, asked how his uncle was progressing.

"He is getting better, physically speaking, but his mind continues in the same blank state," she told him. "I think the doctors are a bit puzzled over it. They were suggesting another operation to try and determine the cause, but I am opposed to it at present. From what I could gather out of their talk it struck me that the operation would be something in the nature of an experiment, and experiments are, in my opinion, always dangerous."

"I wouldn't let them monkey with uncle," said Dick, very decidedly. "His brain may come around all right of itself. If it doesn't, after he is otherwise well, you can begin to consider whether a second operation ought to be performed. I believe in letting well enough alone. Uncle had a narrow call for his life. We ought to be thankful that he has survived the terrible blow he got. There is no need of rushing things in his behalf. The bank is running all right under my management, and it will continue to run all right even if uncle has to remain away an indefinite time."

Next day Captain Baxter was brought before a police magistrate.

Dick was present in court and told how he discovered his uncle unconscious in his chair at half-past seven on the eventful evening of the assault.

His testimony was merely a statement of facts connected with the case, and not with the prisoner direct.

The chief witness against the accused was Detective Dolan, who stated the grounds on which he arrested the captain.

Beyond a plea of "Not guilty," the skipper had nothing to say in his own behalf.

The magistrate held him, however, and he was sent to a cell in the Tombs prison.

Dick returned to his duties at the bank and stayed until after six o'clock in order to pull up his routine work.

The brokerage firm next door was in the habit of hypothecating stock with the bank, but owing to a slacking up of business in the Street, due to a recent slump, had not had any dealings with the establishment since Mr. Harvey was put down and out.

On the following morning Mr. Smith, the senior broker, came in with a bunch of stock on which he wanted to raise a loan as usual.

Such matters had always been attended to by Mr. Harvey, and it now fell to Dick to pass on the matter.

The broker first asked how Mr. Harvey was getting on, and having been told that while his mental condition was unsatisfactory he was otherwise getting along as well as could be expected, he stated the object of his visit.

"I want to raise a loan of seventy per cent. on this stock," he said, laying the certificates on Dick's desk. "It is ruling at 80 now, and the market is growing stronger every hour, so you will find the security quite safe."

Loans on stocks are subject to call on demand, owing to the fluctuations in the market price, or may be continued by the deposit of additional security when the margin of safety is threatened, but it is optional with the party who made the original loan to continue it.

Dick was well up in the market prices of the standard

stocks, for his uncle had made it one of his duties to keep track of all quotations.

The boy had a list of current loans made by his uncle always under his eye, so as to keep a line on them.

There was a ticker in the counting-room by which he was enabled to keep tab on the quotations, and the moment he saw that a stock on which a loan had been made was dropping steadily he notified his uncle at once.

Dick was, therefore, well up in that particular branch of the bank's business, and he could make a loan as safely as his uncle had been in the habit of doing.

He looked at the stock submitted and found it was O. & M.

He knew that it was going around 80, and that the market appeared to be stiffening, but he had read that morning in a financial daily certain facts about O. & M. that led him to believe that the stock was not going to hold its present price.

"We can't let you have over sixty per cent. on this stock, Mr. Smith," he said.

"Nonsense!" said the broker. "It's quite safe at 70 on a call loan."

"It is at this moment, perhaps, but before noon it may not be quite such a satisfactory collateral," replied Dick.

"If Mr. Harvey was here he wouldn't hesitate a moment in letting me have all I ask," said Smith.

"I won't dispute your word, but Mr. Harvey isn't here. I am running the bank now, and I'm not taking any chances."

"Then you won't advance more than sixty per cent.," said Smith, rather annoyed at the stand taken by the boy.

"That's all, Mr. Smith."

"Then I'll have to try another bank."

"That is your privilege, of course."

"It seems to me that you will turn business away by being over cautious. Since your uncle's misfortune had placed you in charge here you should strive to make a record for yourself instead of doing the opposite."

"Whatever I do is nobody's funeral but my own. As I consider myself competent to conduct our business I don't think the bank is likely to suffer on my account. If you think you can get a larger loan somewhere else I would advise you to try for it if you need the money. I won't advance a cent more than sixty per cent. on O. & M. It is my opinion it will be selling at nearer 70 than 80 by this time to-morrow."

"What do you know about the stock market?" snapped Smith.

"I know enough about its workings to try and keep on the safe side of it. If I owned that stock at this moment I'd sell it, and sell it quick, too," said Dick.

"You would?"

"Yes, sir, I would."

"Have you the courage of your convictions?"

"In what way?"

"I dare you to give me an order to sell for your or the bank's account any part of 1,000 shares, not less than 100, at 80."

"I'll go you," said Dick. "Sell 1,000 at 80, and I'll bet you a lunch at Del's that to-morrow or the day after I'll be able to cover the sale at a profit."

"It's a go, young man," said Smith. "You are going to lose."

"You only think I am," said Dick, getting up and going outside to the safe to get the sum of \$10,000 to deposit with Smith as security on the deal.

Incidentally, he looked at the ticker before he came back and saw that O. & M. had already dropped to 79 3-4.

He paid the money to the broker and received his memorandum.

"I will have to take these certificates to another bank," said Smith, gathering them up. "I am sorry, for I'd rather do business with you, but I must raise seventy per cent. on the stock to carry it."

"I wish you success in your efforts, Mr. Smith, but I hardly think you'll raise as much as you want on the certificates. The price has fallen since you came in here, a quarter of a point, and I wouldn't be surprised but it will be lower by the time you get to the next bank."

"How do you know it's fallen?" asked Smith, quickly. "I looked to see it go the other way."

"We have a ticker outside, and I glanced at the tape after I made the deal with you. It then registered 79 3-4," replied the young banker.

"The dickens!" exclaimed the trader, jumping up. "Good-bye!"

He rushed into his own office to confirm Dick's statement, and found the price of O. & M. down to 79 5-8.

"Hang that boy!" he muttered. "If he should win this bet I'd feel like kicking myself around the block. I wonder if he

has inside information? He seemed to be mighty confident about a slump in the price. I must hustle out with those certificates before it goes down any lower. If the stock were mine I believe I'd be inclined to follow the boy's tip and sell."

While he was communing with himself, Dick was looking at the ticker in the bank.

He saw the second drop and smiled confidently.

"Smith will have to treat to that lunch," he chuckled. "I guess after I've closed my deal through him he'll have a higher regard for my opinion of the stock market than he has at present."

Dick was right.

Inside of forty-eight hours he walked into Smith & Brown's office and ordered 1,000 shares of O. & M. bought at the market price of 69 5-8 to cover his short sale.

At the then ruling figure he had cleared \$10,000 profit on the deal and that afternoon Smith treated him to lunch at Delmonico's, and congratulated him on his long head in being able to outguess the market of two days before.

CHAPTER VI.

THE RAISED CHECK.

"What's this for?" asked Mr. Bramble, when Dick handed him Smith & Brown's check for \$20,000, which included his deposit and his profit on the short deal in O. & M. "I understood Mr. Harvey to say on the day he was hurt that our neighbors had withdrawn all their pledged collateral."

"So they had. This has nothing to do with the loans we have been making to them. I handed you a memorandum two days ago to account for the sum of \$10,000 I took out of the safe," said Dick.

The old cashier nodded.

"I put the money up with Smith on a stock deal on a dare he made me, and the transaction has turned us in a little over \$10,000 profit. Now destroy my memorandum and add the difference to the check to the day's cash receipts, crediting it to a short deal in O. & M. That will make your cash balance."

Dick then told Mr. Bramble all about his transaction with Smith, and how in addition to the profit he had won a lunch from the broker who thought he knew it all.

The cashier smiled, and his opinion of the young banker's smartness rose considerably.

Smith & Brown was not the only brokerage firm that borrowed money of the bank.

Fully a score of small traders patronized Mr. Harvey, off and on, when they needed funds and had securities to hypothecate for it.

Several of these brokers were regular depositors of the bank, and, of course, it was the bank's policy to accommodate them in return for their custom.

One day Dick, when out at lunch, had occasion to call on one of these brokers.

The trader was engaged and the boy had to wait a few minutes.

Presently the inner door opened and Dick heard a voice say to the broker:

"Now, Dilworth, remember, buy all the shares of A. & B. you can find on the quiet and have them sent C. O. D. to the Blank National. We have a raft of money behind us, and things will go through all right if you do your part up brown."

"You can rely on me, Mr. Dodson. I'll get on the job at once," said Dilworth.

The two men stepped out and the broker saw his visitor to the door.

Dick, conscious he had got on to a fine tip on the market, gazed over to the window lest Dilworth should suspect he had overheard anything.

When the broker started back for his room the young banker turned around and Dilworth recognized him.

"Want to see me, Dalton?" he asked.

"Yes, sir."

"Come in my room."

It only took a few minutes for the boy to transact the business that had brought him, and then he left.

Dick went on to lunch, and while he was eating he thought over what he had heard relative to A. & B.

The indications pointed to a corner that was about to be engineered by Dodson, whom Dick recognized as a big stock operator.

The young broker judged that it would mean a lot of money in his pocket if he got hold of a bunch of the stock at that early stage of the game.

He could sell it later, when the price had advanced, as it

surely would, and reap all the advantages of the possessor of inside information.

When he got back to the bank he took \$20,000 out of the safe and walking in to the office next door told Smith, who received him, to buy 2,000 A. & B. for his account, at 90.

"So you're going into the speculative business, eh?" said Smith, with a grim smile. "Your success in O. & M. has given you the fever."

"Not at all, Mr. Smith, but I can't afford to let a good thing get away from me," replied Dick.

"Call A. & B. a good thing?"

"I do."

"How do you know it is?" asked the broker, curiously.

"I can't afford to give my business secrets away."

"Got a tip on it?"

"If I have I'm not saying anything about it."

Smith took down his order, counted the money and gave him a memorandum.

"If I thought he had a tip I'd buy some of that myself," thought the broker after Dick went away. "It's too risky chancing it, though, and I haven't noticed that A. & B. has shown any tendency to go up."

Dick reported to the cashier what he had done.

Mr. Bramble looked at him rather dubiously.

"Twenty thousand dollars is a lot of money for you to risk on the market," he said, doubtfully. "I hope you are not getting the speculative fever. You might put the bank in a hole."

"Don't worry. I consider this deal a winner."

He then told the old man what he overheard in Dilworth's office, and that kind of satisfied the cashier, for it looked good to him.

"I've saved up a couple of thousand dollars. It's in a bank. Do you think it would be well for me to venture half of it on that stock?" he said.

"Put it all up, Mr. Bramble, and I'll guarantee you'll double your money," said the young banker.

"Will you make the deal for me if I give you a check for the money?"

"Yes."

The old man drew the check for the bulk of his savings and Dick put it up at another brokerage house in Bramble's name.

That afternoon a man came in the bank and presented a check, drawn by their largest customer, a Pearl street importer, for \$10,000.

It was not unusual for the bank to cash checks of that size for that depositor, whose name was Wood, and as the signature was apparently all right, and the indorsement was guaranteed by Wood, the cashier prepared to pay it.

"Sign your name on that piece of paper," he said to the man.

Dick came out of the office at that moment and the old man showed him the check.

"Have you paid it?" asked the boy.

"Not yet. The man is over at the counter, writing his signature for me to compare with the indorsement."

"Give me the check and delay the payment till I telephone to Wood. Wait on the other people first. There are a number in line. Take your time, and make a bluff of looking up the next check so as to give me plenty of leeway."

Dick entered the telephone booth and communicated with Importer Wood.

He asked if the check was all right.

"How much?" asked Mr. Wood.

"Ten thousand dollars."

"Haven't given any check for that sum lately. Who is it made out to and what is the number?"

Dick gave him the information.

"Hold the wire."

"Rush things, please, as the man is waiting," said Dick.

In three minutes Wood told him that he had drawn a check to the person indicated for \$1,000, but had not guaranteed the indorsement, such a thing not being necessary as the man had a bank in which he could have deposited the check.

"The party who has presented it is doubtless a fraud, who has got possession of the check in some way and raised it to the sum shown. Have him arrested at once. I will be right over," said Wood.

Dick rang off and then called up the police station and asked that an officer be sent to the bank in a hurry.

Then he wrote on a slip of paper the words, "Pay the man in large bills," and passed it to the cashier.

Returning to his office he took the revolver out of the desk and walked outside into the corridor.

The man was at the window and Bramble was slowly counting out ten \$1,000 bills to him.

The chap grabbed the money, shoved it into his pocket and started for the door.

"One moment, please," said Dick. "I'd like to see you in the office."

"What for?"

"About that check you've just cashed."

"What about it?" cried the man, his face darkening.

"I have a few questions to ask you about it."

"I've got no time to answer questions. I'm in a hurry."

"Sorry, but you'll have to delay your departure."

"I will! I guess not!" said the man, aggressively.

He attempted to push his way out, when Dick shoved him back and pulling the weapon out of his pocket covered him with it.

"If you attempt to leave I'll shoot you," said the young banker in a determined tone.

"What does this mean?" gasped the man.

"It means that I am not sure you are the party the check was drawn to."

"Who are you, anyway?"

"Never mind who I am. Just step inside that door."

"How dare you act in this way?" roared the man.

"If I am not acting right I will apologize and give you satisfaction. All I want you to do is to wait till Mr. Wood comes and looks you over. If he says you are all right there will be no further trouble. If he denounces you as a fraud you know what will happen."

"I give in. Take back the money and let me go."

"Then you admit that you are a fraud?"

"I want to get out of this trouble."

"I can't let you out of it. You walked deliberately into it yourself. It is a felony to raise a check, to begin with. It is a second one to forge the name of a man on the back of it as the guarantor of the indorsement. It is a third one to present the check and receive the money on it. You are up against three counts. I am afraid you are in a bad box."

At that moment Importer Wood came in.

"Here is the man who presented that check, Mr. Wood," said Dick.

"I don't know him. Never gave him a check for any amount in my life. Have him arrested."

The man weakened entirely, admitted his guilt and begged to be let off.

That was impossible, according to banking procedure.

The appearance of the policeman gave the man his last shock.

He was marched into the private room and the ten \$1,000 bills taken from him.

Dick made the charge of presentation of a raised check and Wood charged the man with the theft of the check from the original party, forgery of his name as guarantor of the indorsement, and the crime of raising the original sum for which the check was made out.

The fellow was taken to the station-house, and the excitement which the incident created faded away.

Mr. Wood complimented Dick on his alertness in catching the rascal, and thus saving a large monetary loss which probably would have fallen on the bank.

"That's the way we do business here," replied the young banker. "We are taking no chances of getting nipped or having our depositors nipped either."

CHAPTER VII.

THE LADY WITH THE CHECK.

Of course, Dick had to go to court again, on the following morning, to appear against the man.

He met Mr. Wood there, and their evidence easily caused the man to be remanded back to jail.

A few days afterward Mr. Harvey was declared well enough to leave the hospital by the head surgeon, but as the banker's mind was in the same blank state, he suggested another operation.

Mrs. Harvey declined to permit such a thing for the present, and had her husband taken to a sanitarium for rest and recuperation.

Dick made a sort of informal report to his aunt every evening of affairs at the bank, but he said nothing to her about the deal in A. & B. that he had gone into.

He told her about the \$10,000 he had made on the dare deal with Broker Smith, and she smiled to hear of his success.

Although she might have looked upon that as a lucky accident, nevertheless, it gave her even greater confidence in her

nephew's ability to run her husband's business, and she never asked him for particulars concerning the bank's routine work.

When she required money for herself or the expenses of the house she asked him for what she needed and Dick passed it over, taking her receipt for it.

Nothing happened in A. & B. for nearly a week worth mentioning.

It went up a point or two and dropped about the same, just as it had been doing for the past month or two.

Then it began to advance steadily, as Dick looked to see it do.

Inside of three days more it was at par, and the speculative public began to take an interest in it.

On the following day it made a jump to 105 and a fraction. That was good enough for Dick, who called on Smith and ordered the deal closed out.

"You're a lucky chap," said Smith. "You must have had a tip that it was going to boom."

"How would I get a tip on the market?" asked the young banker.

"How? By having a good friend on the inside."

"I haven't any friend on the inside of A. & B. that I know of."

"Well, you'll clean up \$30,000 on the deal."

"I expect to if you don't delay the sale of my shares."

"I'll send word over to Mr. Brown right away at the Exchange to sell."

As he started to write the note, Dick walked back to the bank.

"I've ordered my A. & B. shares sold, Mr. Bramble," he said to the cashier. "I had better have yours sold, too. You stand to make \$3,000. That's \$1,000 more than you risked. Instead of being worth only \$2,000 in the bank, you are practically worth \$5,000. You did well to get in on it."

"Yes, yes, sell my stock," said the cashier, eagerly.

"Write an order to that effect and I'll take it to the broker I left the order with in your name," said Dick.

With the order in his pocket the young banker went out, and when he returned he announced that Mr. Bramble's stock was probably sold by that time.

The cashier was overjoyed to know that his savings had grown to more than double its former proportions, and within two weeks at that.

It seemed too good to be true.

A kind of fairy gift, as it were.

He felt that he could buy a house now for himself and his family and be quite independent in his old age.

On the following afternoon Smith & Brown's check added \$30,000 to the private resources of the bank.

That made \$40,000 Dick had earned for the establishment, over and above the regular business profit, which was steady and satisfactory.

He concluded to say nothing to his aunt about the matter.

He wanted to surprise her some day, and his uncle, too, if the latter recovered full possession of his reason.

He was satisfied that if his uncle was ever able to resume the active direction of the bank that he (Dick) would be made his partner.

It was about this time that Captain Baxter was indicted by the grand jury.

He was not tried till some time later, but enough evidence was brought against him when he was tried to bring about his conviction.

The most important witness, Banker Harvey, did not appear, as he was still in the same mental state as when he was discharged from the hospital.

The captain got five years, which meant that he would be released at the end of three years and four months if he behaved himself in prison, so, after all, he got off easy for the damage he had caused.

A month after Dick's deal in A. & B. he learned that a syndicate had been formed to corner and boom O. & H. shares.

The young banker lost no time in buying 4,000 shares at 85 with the 40,000 he had so far made in the market.

If through any slip the deal went wrong the bank would really lose none of the resources it had when he came in charge of its affairs.

Dick had hired a bookkeeper to do his routine work, as he found it quite out of the question to work in the counting-room and run the bank, too.

He had made a bid in the neighborhood for additional depositors, and succeeded in securing a number by means of neat circulars, showing the bank's long record of efficiency and security.

Indeed, Mr. Harvey stood high as a Wall Street broker, and Dick Dalton's name appeared simply as "manager."

Once in awhile some depositor or broker would inquire about Mr. Harvey, but in the main he seemed to have dropped out of the running as an individual.

The majority of callers now asked for Dick, and only strangers asked to see Mr. Harvey.

It was around this time that Dick had to get a new office boy and messenger.

The old one was giving up Wall Street for good and going with his parents to Chicago.

Dick, instead of advertising for a boy, decided to try an ambitious newsboy who had been serving the bank with papers for more than a year.

Dick had had his eye on the lad, whose name was Jimmy Watts, for some time.

Jimmy wanted to get out of the newspaper business and break into the Wall Street ranks the worst way.

Dick, who was on good terms with him, sympathized with his desires, and offered him the opening in the bank.

Jimmy accepted as quick as a wink, and swore he'd make good or break a leg.

So Jimmy went to work and proved that he was all to the good.

One morning, about eleven, a thin, vinegary-looking woman, of ancient vintage, came into the bank with a check made out in her name and signed by a depositor.

The check called for \$500, and she presented it at the window.

Mr. Bramble looked at it and then at the lady.

"Are you Araminta Peabody?" he asked, pleasantly.

"That's my name."

"You will have to get somebody to identify you, madam."

"What for?" she snapped. "Didn't I tell you who I was?"

"I am not doubting your identity, but we don't cash checks for strangers unless they present some tangible evidence that they are the right persons."

"I like that. Perhaps you'll say next that this check ain't good," she flashed.

"No, madam. The check is perfectly good. Don't you know anybody in Wall Street who could identify you?"

"No, I don't, and I don't see no need of so much red tape. That's my name, and I want the money in \$10 bills."

"I'm afraid you'll have to go to Mr. Harley's store and get him to guarantee your indorsement. Then bring the check back and I'll give you the money."

"I ain't going on no such fool errand. I want the money, and I'm going to stay here till I get it."

The line had been gathering behind the lady and the cashier reached out toward the first man.

"So you ain't going to pay me that money?" snorted the lady.

"I have told you that I cannot till you are identified."

"Are you the head of this bank?" she snapped.

"No, madam. I am simply the cashier."

"Then I want to see the president or the head man."

"Go to the door at the end of the corridor and walk into the reception-room. You will find a boy there who will attend to you."

The lady marched back into the waiting-room and Jimmy confronted her.

"Are you the boy?" she asked, glaring aggressively at the office lad.

"Who do you want to see, ma'am?" asked Jimmy.

"I want to see the president of this bank."

"There ain't no president. Mr. Dalton is manager. What's your name?"

"My name is on that check," she said, holding it under Jimmy's nose.

"Take a seat, ma'am, and I'll take your name in."

She sat down, but a moment later Jimmy asked her to walk into the private room.

She strode in with the majesty of a Juno, though her figure was not in line with that statuesque goddess of ancient mythology.

"Take a seat, madam. What can I do for you?" asked Dick, politely.

"I asked to see the head of this bank," she said, acidly.

"I am the managing head, madam."

"Why! You're only a boy," she sniffed, contemptuously.

"That's true, madam, but I am the head of this bank, just the same."

"Huh! I'd hate to keep any money in it. A bank that's run by a boy can't be safe. I wouldn't sleep a wink if I had anything here."

"That's kind of a hard shot you're giving us, madam," smiled Dick, good-naturedly. "But I can assure you we have a great many depositors, some of them large ones who have been with the bank as long as twenty years. They certainly must have confidence in us or we would not have their money here."

"Men ain't always got good sense."

"Nevertheless, Wall Street is run by men."

"I know it is, and a lot of cheats most of them brokers are, too."

"You wrong them, madam."

"No, I don't. My nephew lost \$100 in a bucketshop run by brokers. He said they buncoed him out of his money."

"Bucketshops are irresponsible institutions and are not run by regular brokers. But may I ask your business?"

"Well, if you're the manager of this bank I want you to tell me whether I'm going to get the money for that check or not."

Dick looked at the check.

"You are Araminta Peabody."

"I am Miss Peabody."

"Did you present it at the window outside?"

"I did, and the white-headed old man wouldn't pay me. He said I had to be identified."

"That is customary, madam, when a person is not known to the bank."

"Then I suppose you won't let me have the money, either?"

Dick looked at the lady keenly.

His survey satisfied him that she was the right person.

"Madam, if we paid you that money, and it afterwards proved that you were not the right person—that you had picked that check up on the street, or found it somewhere else, the bank would lose the \$500," said Dick, in a conciliatory tone.

"But I am the right person."

"I fully believe you are, madam," said Dick, whose sharp eyes had noticed the initials A. P. on the lady's bag, "and I'm going to let you have the money. You must not blame the cashier. He is responsible for all payments he makes, and it is his duty to know that he gives the money to the proper party. Did he send you in to see me?"

"I told him I was going to see the head of the bank and he sent me back here."

"Well, write your name on the back of the check."

He handed her a pen and she did so.

Dick wrote, "O. K. R. D.," under it in pencil.

"Now, madam, present that to the cashier and he will pay you."

"I guess you're all right even if you are a boy," she said, mollified.

"I hope so," smiled Dick, and his smile greatly impressed the lady. "Should you bring any more checks here I shall remember you, and you will have no trouble in cashing them."

"So you are sure I'm the right person?" she said.

"Reasonably sure, madam. At any rate, I'm willing to risk it. I judged you by your face and actions, also by those initials on your bag."

"You're a smart boy," said the lady, permitting herself to smile for the first time. "I really believe that I could be persuaded to deposit in your bank if there was any need for me keeping money in Wall Street."

"Thank you, madam. I appreciate your words," said Dick, ringing for Jimmy to take the maiden outside to the cashier's window.

CHAPTER VIII.

THE MAN WITH THE BONDS.

Shortly after the departure of Miss Peabody, Jimmy came into the private room and announced to Dick that there was a man in the waiting-room who wanted to see him.

"Did you ask him his name and business?" said the young banker.

"He said his name was Sanderson, but he wouldn't say what his business was," replied Jimmy.

"Send him in."

A tall, dark-featured man entered.

Dick pointed to a chair and asked how he could serve him.

"I understand that you loan money on securities," said the visitor.

"We do, but only on first-class ones," said Dick.

"So I supposed. I have brought five \$1,000 first mortgage bonds of the L. & M. Railroad Co. I don't care to dispose of them, but I want to get as much cash on them for thirty

days as I can arrange for," said Sanderson, laying an oblong envelope before the young banker.

Dick examined the bonds and saw they were all right.

He took a printed list out of his desk and consulted it.

L. & M. first mortgage bonds were quoted at 102, which made a \$1,000 bond worth \$1,020.

The five, therefore, were worth \$5,100."

They were standard securities, holding to about the same price right along.

"At the outside we would loan \$4,000 on these bonds," said Dick.

"That is the most you will advance?"

"Yes."

"Well, I'll take it."

"As you are a stranger to me I shall want some reasonable assurance that these bonds belong to you, or that you are authorized to effect a loan on them."

"You'll have to take my word, for I'm a stranger in the city," said the visitor.

"Your word may be all right, but that alone won't answer. I must have something more tangible."

"I can show you letters proving I am Alfred Sanderson."

"Letters are by no means conclusive evidence of a person's identity."

"I thought they were."

"Not at all," said Dick, noting down the numbers of the bonds.

At that moment the cashier appeared at the door and said:

"May I see you a moment, Mr. Dalton?" he said.

"Pardon me a moment," said Dick to the visitor, at the same time pushing an electric button in the side of the desk twice.

Then he took up the memorandum he had just made and joined the cashier, as Jimmy appeared at the opposite door, entered the room and made a bluff at looking for something in the letter-file cabinet.

The cashier wanted to know if he should honor a check which had just been presented, by doing which the depositor would have overdrawn his account by about \$100.

As the depositor was responsible, Dick told the old man to pay the check.

He then went into the telephone booth and called up the New York office of the L. & M. road.

"This is Harvey's bank," he said. "A stranger has just brought in five \$1,000 first mortgage bonds of the L. & M. road and wants to raise a limit loan on them. Have any bonds been reported as stolen or lost?"

"Give me the numbers of those bonds," came back the reply.

Dick did so and was told to hold the wire.

Presently there came a "Hello!"

"Well?" said Dick.

"Hold those bonds. They were stolen, with other property, from the residence of George Wilcox last night. Detain the man who brought them until I can reach your bank with an officer."

That was all, and Dick hung up the receiver.

Returning to his room, Dick said to Jimmy:

"Did you find that letter?"

"No, sir," replied the office boy.

"Well, keep on looking for it."

Jimmy understood that as a signal for him to remain in the room.

"Let me see those letters you spoke of," said Dick to his visitor.

Sanderson handed him three.

He opened them leisurely and read them slowly.

"I'm afraid these won't do you much good," he said. "They throw no light on the bonds."

"Then you don't care to lend any money on them?" said Sanderson.

"Why, certainly we're willing to lend money on them. They are first-class securities, but we want to be satisfied that you are entitled to borrow the amount you ask. Now, without making any reflections on you, Mr. Sanderson, let us suppose those bonds you offer me were stolen ones, and you were the thief, or the accomplice of the thief. If we let you have \$4,000 on them, and the rightful owner subsequently learned we had them, proved property and demanded we should give them up, unless we could find you and get back the money, or a considerable portion of it, we would be out and injured by the transaction. See the point?"

Sanderson's eyes snapped.

"If you loaned the money in good faith I should think—"

"The law holds that the owner of property has the first right to it. If you pawned those bonds, and they were traced

to the shop, the pawnbroker would have to give them up if ordered to do so. Whether one steals an article, or simply finds it somewhere, the owner's claim to it is undoubted."

"You are not satisfied, then, that I have the right to raise a loan on these bonds?" said the visitor.

"To say the truth, I don't believe you have the right," said Dick, coolly.

"Do you mean to insinuate that they are not mine?" ejaculated Sanderson, with a dark look.

"When and of whom did you buy them?"

"What has that got to do with the matter?"

"If you will give the broker's name he will be able to show that you are the real owner, and then we will let you have the money."

"I bought them of a broker named Jones, in Chicago, several months ago."

"Did you keep the memorandum of the transaction?"

"No; what use was it?"

"It would be evidence that the broker sold the bonds to a man named Sanderson, though it wouldn't prove that you were the said Sanderson. It would reduce the matter to a question of identity, and every man ought easily to be able to show who he is."

"If I knew there was so much red tape about this business I wouldn't have put my money in bonds."

"The red tape is largely due to the fact that you had them registered," said Dick, watching the man closely.

The bonds were not registered ones, just ordinary coupon ones, but the young banker hazarded the statement to try and catch his visitor by surprise.

Sanderson fell to the trap.

"The broker advised me to have them registered," he said, after recovering his nerve. "He said I'd have less trouble in selling them."

"He said that, did he?" replied Dick, with a grim smile. "It is just the other way, unless you are known, in which case there is no trouble."

At that moment Dick heard the sound of feet in the corridor outside approaching the waiting-room door.

"Jimmy," he said, "I think there are visitors outside. Go and see."

Jimmy Watts glided outside and shut the door.

"I see I am only wasting my time here," said Sanderson. "I'll take the bonds and go somewhere else."

"Very well," said Dick, taking up the bonds and placing them in the envelope.

The door opened and Jimmy announced that Mr. Adams, of the L. & M. road, wanted to see him.

"Show him in," said Dick.

Sanderson jumped up and reached for the envelope.

"Wait a moment, Mr. Sanderson. This gentleman is the manager of the New York office of the L. & M. road. He may be able to fix you up," said Dick.

"I don't care to make the loan of you. I'd rather go somewhere else," said Sanderson, reaching again for the envelope.

Mr. Adams came in.

"Here are the five bonds, Mr. Adams," said Dick, "and this is the man who wants to raise a loan on them. His name is Sanderson."

Sanderson glared at the newcomer.

"How came you by these bonds?" demanded Mr. Adams, after looking at the numbers.

"What is that to you?" snarled Sanderson.

"These bonds were reported at our office this morning as having been stolen from the residence of George Wilcox. You are not George Wilcox, their owner, so it is up to you to explain how the bonds came into your possession."

"I decline to explain anything. Give me the bonds—I want to go."

Adams stepped to the door and opened it.

He beckoned to a man outside, who was a detective officer.

"Arrest this man and take him to the station-house. I will follow and make the charge," he said.

Sanderson was alive to his peril in a moment and he acted so quickly as to take the detective by surprise.

With a swinging blow he stretched the officer on the floor, then pushing Adams aside, he dashed out of the room.

Dick, who felt there was going to be trouble, for he had sized Sanderson up as a dangerous chap, jumped up and dashed after the rascal.

He caught him as he reached the other door and was passing through it.

"You don't get away so easily," said the young broker, gripping his arm.

With an imprecation Sanderson pulled a slung-shot out of his pocket and swung at the boy's head.

Dick ducked, but caught half of the blow, which somewhat dazed him, and his grip was relaxing on the man when Jimmy flew to the rescue and grabbed Sanderson by the wrist of the hand that held the weapon.

The man made a desperate struggle to get away, but Dick, recovering himself, got a fresh hold on him, and then the detective, coming up, he was speedily handcuffed and reduced to sullen helplessness.

"You are the cause of this!" he cried, with a malevolent look at the young banker. "Some day I'll get square with you!"

"Take him away," said Adams to the officer, and he was led out.

Adams thanked Dick for sending him the information that resulted in the capture of the rascal and the recovery of the bonds, and said he had no doubt but Mr. Wilcox would call and thank him also.

A few days after the foregoing incident, which duly figured in the newspapers and brought Dick Dalton and the bank once more in the limelight, O. & H. stock began to advance.

Inside of a week it went up ten points, and in three days more five points additional.

Dick sold at a fifteen-point advance and cleared \$60,000.

He had thus made \$100,000 since he took charge of the bank.

CHAPTER IX.

IN THE HANDS OF AN ENEMY.

Mr. Harvey was still an inmate of the Riverside Sanitarium, Long Island.

He had improved greatly in general health since his enforced retirement from the bank, but his mind remained just the same.

He couldn't even remember from day to day.

Each morning he seemed to begin life entirely anew.

His wife visited him once and sometimes twice a week.

Dick occasionally accompanied her, when she went on a Sunday.

The banker talked with them in an aimless way, just as he talked with the doctor or any other attache of the institution.

He only answered when spoken to, and never addressed any one on his own account.

His case had attracted considerable attention with the brain specialists throughout the country, and many of them visited the sanitarium and examined him as far as they were permitted to do.

His condition was so unusual and unexplainable that numerous papers were read before medical societies on the case and hardly a medical journal of any standing but printed a technical review by some prominent specialist concerning him.

Pressure was brought to bear on Mrs. Harvey to get her permission to allow a clinical operation to be performed on her husband, but she refused all such requests.

So matters stood one Saturday afternoon when Dick, with Jimmy as a companion, started for the sanitarium, Mrs. Harvey being indisposed and not able to go herself.

The Riverside Sanitarium was situated on a bit of rising ground overlooking a small river that emptied into the easterly end of Great South Bay, a mile away.

It was a delightful spot in the summer, though rather bleak in winter, but as the building was provided with steam heat and other up-to-date improvements, the weather had no discomfort for the inmates.

The grounds were commodious, and thickly covered with trees, the whole being surrounded by an iron-spiked fence, eight feet high.

There was a carriage gate in front and a smaller one beside it next to the porter's lodge.

Dick rang the bell at the small gate that afternoon and was admitted, with Jimmy.

They had walked from the village station, half a mile away, after a two hours' ride from New York.

Dick led the way to the front door of the building, passing several of the patients on the way, and seeing others basking in the sunshine on the porch.

He was admitted to the office, and was there received by Dr. Jordan, the proprietor, who shook hands with him.

"You'll find Mr. Harvey on the porch or somewhere about the grounds," said the doctor. "He is allowed to do pretty much as he chooses, for he gives us no trouble at all, except to call him to his meals, for the bell hasn't the slightest significance to him, though he has been here over three months."

He has a good appetite, and sleeps like a top. As you know, he is the picture of health. Mrs. Harvey says he hasn't looked so well in years. His is a most remarkable case—most remarkable. To use a slang expression," added the doctor, with a smile, "he has got my goat."

"Do you think he will always remain this way, doctor?" asked Dick.

"It looks that way, but really I wouldn't like to hazard an opinion on the subject. I wouldn't be surprised to see him recover his full mental faculties at any moment. It might require a sudden shock to bring him around. He is physically able to stand a shock better than most men. His heart is strong and his nerves steady. His stay at this place is going to add many years to his life, provided nothing unforeseen happens to him."

"Well, we'll go out and look for him," said Dick.

Dick and Jimmy walked out on the grounds.

It took them ten minutes to find the banker.

He was seated on a rock, throwing pebbles at the small birds that hopped about on the ground and flew near him.

Apparently this occupation interested him.

"Good-afternoon, Mr. Harvey!" said Dick.

The banker recognized his name as a part of himself and said good-afternoon without pausing in his amusement.

"He looks fine," said Jimmy, who hadn't seen Mr. Harvey since he was knocked out, and was surprised in the improvement which had taken place in him.

"That's what he does. If he only got his mind back his friends in Wall Street would hardly know him. He looks ten years younger than before the assault."

"I s'pose that's because he's got nothin' to do and is livin' on the fat of the land," said Jimmy.

"Very likely. The rest cure is the best thing in the world for a tired business man."

"You'll need it one of these days yourself if you keep on runnin' the bank," grinned Jimmy.

"Not for a long time, Jimmy. When I make a million I'll lay off and go on a trip to Europe."

"A million! Gee! I wonder how it feels to be worth so much? A feller can have everythin' he wants with that. If I was worth a thousand I'd feel rich enough to buy a bank."

They stood and looked at Mr. Harvey.

Occasionally Dick addressed him and got some sort of a reply, but he never stopped throwing pebbles.

At the end of half an hour Dick said he guessed they might as well return to the doctor's office and say good-by.

Dick reported to Doctor Jordan how they found the patient occupied.

"He seems to have taken a fancy to that amusement," said the proprietor. "It is the first time I've heard of him doing the same thing twice within a week. It may mean some change that is working on his brain, or it may mean nothing at all."

"Well, let Mrs. Harvey know at once if any change takes place in him."

"I certainly will. You and your friend will stay to supper with me, eh?"

"Thanks for the invitation, but we expected to take the five o'clock train for the city," said Dick.

"There is no five o'clock train now. The time-table has been changed since the 15th of the month. The five o'clock train stops at the village at four-forty. You couldn't catch that, for it's half-past four now. You'll have to stop over for the eight o'clock train."

"If that's the case we'll accept your invitation to supper," said Dick.

So the boys stayed and amused themselves about the grounds till the supper-bell summoned the patients to their suppers.

They then took seats on the porch, and shortly afterward a servant came out and conducted them to the doctor's private dining-room, where they were introduced to his wife and daughter.

It was dark when they left the sanitarium for the station, but the road, though lonesome, went straight to the village, so there was no danger of them losing their way.

They had covered about half the distance when the form of a man suddenly came forward through the hedge and hailed them.

"What do you want?" asked Dick.

"Our boat is stuck on the river bank and I'll pay you each a dollar to help us get her afloat," said the stranger.

"We'll help you without any pay if it isn't too much of a job," said Dick.

"Follow me, then."

"How far is the river from here?"

"Don't you know?" asked the man, looking hard at Dick. "No, but I judge it isn't far. We're strangers in the neighborhood."

"Strangers!"

"Yes. Been visiting a patient at the sanitarium."

"Oh! Well, come with me."

"How came your boat to get aground?"

"The tide was low and we ran on a muddy flat."

"You can't be well acquainted with the river, then."

"We're not. We sailed up from the bay to call on a friend and were going back when we ran aground."

In a few minutes they reached the river.

"Hello, Golding!" cried their conductor.

"Hello, yourself!" came back a voice a short distance away.

"I've brought a couple of boys I met on the road to help push the boat off."

"Good! We'll get busy, then."

The speaker picked up a lantern and stepped ashore from the bows of the boat.

He placed the lantern on a nearby rock and pulled a boat-hook off the boat.

Tying a mooring-line to a tree and leaving plenty of slack, he stuck the hook against the nose of the boat.

"Now, then, Quig, get behind me and shove, and you chaps get behind Quig and push for all your worth when I say 'Now.'"

This program was carried out, at first without result, but on repeated trials the boat started, and was presently afloat.

The man called Golding seized the rope and brought her close to the bank where the water was deep enough to float her.

"Step aboard, young fellows, and we'll give you a couple of dollars for your trouble and treat you to a drink into the bargain," said Golding.

"We don't drink, and it isn't necessary to pay us for what we've done for you. You're welcome to our services. Come along, Jimmy, we'll have to step out lively to catch the train."

"Where are you bound for?" asked Golding.

"New York."

"What brought you out here?"

"They've been visiting somebody at the sanitarium," said Quig, which was short for Quigley.

Golding took the lantern from his companion and flashed the light on the faces of the boys.

Then he uttered a savage imprecation and seized Dick by the arm.

"Grab that fellow, Quig, and hold him!" he said.

"What for?" asked his friend.

"Because I tell you to. This is the boy manager of the Harvey Bank. You know what he done to me. That's the office kid who stopped me from getting away. I've sworn to get square with them, and I'm going to do it right now."

"What does all this mean?" cried Dick. "Who are you, anyway?"

Golding's answer was to trip Dick up and fall on him.

The boy struggled to get free, but all the advantage lay with his aggressor.

"Take that kid aboard the boat and tie him, then come back with a rope and help me secure this chap," said Golding.

Jimmy now woke up and gave Quigley a tussle.

The man was too husky for him and shoved him into the cockpit of the sailing craft.

Picking up a line he wound it half a dozen times around Jimmy's arms and body and tied it.

Taking another piece of line he stepped ashore and bound Dick, while Golding held him.

They then carried the young banker aboard the boat, shoved off into the middle of the stream, and while Quigley hoisted the mainsail, Golding steered through the darkness over a course that was unfamiliar to him.

"Open the scuttle forward and drop these fellows into the hole," said Golding.

Quigley obeyed orders by shoving Jimmy down first and tumbling Dick on top of him.

Then he closed the scuttle and secured it by means of a hasp and a wooden pin.

At that moment the whistle of the eight o'clock train approaching the station sounded through the night air.

It was the last train that stopped at the village that night en route for New York, and it was quite certain that the boys wouldn't take it.

Instead, they were prisoners in a very contracted space in the bows of the large sailboat which was sailing down the narrow river toward Great South Bay.

CHAPTER X.

WHAT DICK DISCOVERED.

"Say, Mr. Dalton, this is fierce," said Jimmy. "What are we up against, anyway?"

"We're up against hard luck, for one thing," replied Dick.

"Who are those men? They appear to know us."

"Haven't you guessed who the man called Golding is?"

"No."

"It's the party who visited the bank to raise money on those stolen L. & M. bonds, and gave his name as Sanderson."

"Why, he's in jail."

"He was, but he got out on bail."

"And who is the other man?"

"I couldn't tell you. He's a stranger to me."

"What are they doing 'way down on Long Island?"

"Engaged in some crooked enterprise, I should judge."

"What do you s'pose they mean to do with us?"

"I'm not a mind-reader, Jimmy, so I can't tell you, but the chap named Golding, alias Sanderson, appears to have it in for us, me in particular, for getting him juggled in connection with those bonds."

"If they do anythin' to us they'll get into more trouble."

"Golding strikes me as a man who's willing to take chances to get revenge."

"It's tough, then, that he's got the bulge on us."

"Do you think you can wriggle yourself loose?"

"Not in a thousand years. The chap tied about a mile of line around my arms and body."

"I'm tied pretty tight, too, but I'm going to try to get free if I can."

Dick proceeded to make a strong effort to get rid of his bonds.

He and Jimmy continued to talk as he worked away.

Jimmy said he didn't see how they were going to make their escape even if they got loose.

"We're penned in here like a couple of mice in a trap," he said. "And if we could get out of this hole they've got us aboard the vessel, and we couldn't get to the land nohow without swimmin' with our clothes on."

"If we got on deck and were prepared to tackle them they wouldn't be able to do us up so easy as they did when they captured us off our guard," said Dick.

An hour passed away and the list the craft made to starboard gave the young banker the idea that they had passed out of the river into Great South Bay.

It was about this time that Dick got one of his hands free.

He announced the fact to Jimmy, as he shoved his hand into his pocket for his knife.

In two minutes he was quite free.

Then he struck a match to see how his companion was triced up.

He had only to cut one strand and unwind the line to free him.

Dick then tried the scuttle over their heads and found it secured.

He could lift it about an inch, but that was all.

"I told you we were stuck down here," said Jimmy.

"Hist! I see a light through a crack. It's the man called Quig, with a lantern. He's put it on a table. This partition separates us from the cabin. Don't make any noise. I'm going to watch him," said Dick.

Golding, otherwise Sanderson, presently followed Quigley into the cabin.

"The wind is light and there isn't a sail in sight," he said, "so I have tied the tiller. She'll hold, and the boat will go along just as well as if I was steering her. Dump the swag on the table and let's sort it out and see what we've got."

Quigley pulled a large black grip from under the table, unlocked it and turned out its contents.

It consisted of small silverware, silver ornaments and a lot of jewelry, with two watches and other odds and ends of value.

Clearly, it was the plunder of a burglary, and the crime had doubtless been committed somewhere in the vicinity of the village of Riverview.

Dick watched the two rascals through the small slit in the partition or thin bulkhead.

They divided the stuff into lots, according to its character.

"These spoons ought to be worth \$3 each," said Golding, hefting one of the silver tablespoons.

"Solomon wouldn't allow us a dollar on them, so the best thing we can do is to melt them and sell them to some dealer in old gold and silver," said Quigley.

"This watch I judge is worth \$100 and this one about \$35."

"And Solomon would allow about \$20 on both. He's an old robber, but what can we do? He knows we've got to deal with him or one of his kind, and the whole bunch are banded together to give as little as possible to gents in our business."

"Solomon won't get a look-in on this stuff. We'll take it out West and get rid of it piecemeal at something like its real value. I intend to jump my bail, anyway, but I'll have to make the amount up to Barney who got me the bondsman, for he is responsible to the man, and it wouldn't pay me to skin Barney."

"This necklace ought to be worth a good sum," said Quigley, after they had sized up the other articles and reached the jewelry, which they had left for the last.

"It's worth \$500 if it's worth a cent," said Golding.

"And these two diamond rings and that ruby one?"

"I should value them at \$250."

"This diamond-studded locket looks to be valuable."

"It's worth over \$100."

Golding appraised each article in turn.

He seemed to be well acquainted with the real value of everything the pair had got possession of.

Altogether, their swag footed up a matter of \$3,000, and Golding said that they ought to get about \$1,800 for it out West.

They wrapped the various kinds of plunder in different packages, and replaced all of it in the black bag which Golding locked and put the key in his pocket.

He then went into the cockpit and took a look around, after which he came back into the cabin.

"What do you intend doing with the prisoners?" asked Quigley.

"Maroon them on one of the small islands at the western end of the bay."

"But if they should get away before we can leave New York we may be caught."

"No fear of them getting away. There's an old fishing-house on one of the islands. I intend to tie them up inside that and leave them."

"That won't do," said Quigley.

"Why not?"

"They'd starve to death."

"Let them. Who cares?"

"But that would be murder."

"Nonsense! Self-preservation is the first law of nature. We've got to prevent them from reaching New York and informing on us."

"We must give them a chance of saving themselves. There is nothing to delay us from taking the first train West as soon as we get to New York."

"Yes, there is. I must see Barney and arrange with him about jumping my bail. If I don't, he'll think I've left him in the lurch."

"How long will that take you?"

"I don't know how long it will take. I may not be able to find Barney right off the reel. We'll pack the swag in a box and send it to Cincinnati or St. Louis by express, to be called for. That is the only safe way to get it off."

After some further talk Quigley said:

"I'll tell you how we'll fix it with the boys. We'll tie them up as you said. Then we'll arrange with one of our pals to give the police notice that they're on the island, but he mustn't do it until we have had a full day's start. That will save their lives, and the police don't know where we've gone."

"You're too tender-hearted, Quig. Some day the feeling will get you pinched. The boys are nothing to us. They'd inform on us the moment they got the chance. I don't propose to give them the chance. Besides, I've got it in for them for doing me up at the bank. That young manager telephoned to the railroad company about the bonds, and as they had been reported as stolen, you see where I landed. I didn't suppose the robbery would get out for several days, otherwise I'd have taken the bonds to Philadelphia of some other city. Those boys have got to pay for being too smart."

Thus speaking, Golding turned on his heel and went outside.

Quigley took out a pipe, filled it and began to smoke.

Dick then turned to Jimmy and gave him a whispered outline of all he had seen and heard in the cabin.

"They're goin' to tie us up in a house on an island, are they?" said Jimmy.

"That's what Golding proposes to do, but now that we are able to put up a fight I think they'll have their hands full doing it," replied Dick.

It occurred to the young banker to investigate the scuttle cover and see how it was secured.

As he could push it up an inch or so, he guessed that it

was held by a hasp, and he wondered whether he could push out the plug that was used with hasps.

He opened the large blade of his knife and shoving it through the slit between the combing of the scuttle and rim of the cover when it was pushed up, felt around for the hasp.

As soon as the knife blade met with an obstruction he began work.

By good luck he hit the right end of the wooden plug, and after some effort pushed it out.

Then he raised the scuttle and looked aft.

The mainsail was out to the leeward, drawing lightly, while Golding sat on the weather side of the helm, smoking.

That gave the rascal a clear view forward, and Dick saw that they could not get out of the forepeak, as the hole was called, without attracting his notice.

The night was not bright enough for him to observe the partial raising of the scuttle-cover, but he would certainly see the figures of the boys if they crawled out of their prison.

As Dick did not think it prudent to take any more chances than they could help, he decided that it was advisable to wait awhile for some change of conditions in their favor.

CHAPTER XI.

DICK GETS ON TOP.

While Dick was furtively watching the figure of Golding lounging at the tiller, that rascal was joined by Quigley, who had tired of his own company and the solitude of the cabin, and took his seat on the weather side of the cockpit.

The young banker could hear their voices in conversation, but could not distinguish anything they said.

So another hour slipped away, and the boat glided along softly on the almost calm waters of the big bay.

Dick made out the scattered lights of a distant village near the shore, and he wondered what place it was.

On the left, or port side, he could distinguish nothing but deep obscurity.

He knew the long, slender tongue of beach which separated the bay from the broad Atlantic stretched there, pointing east and west.

The first break in it on their course was Fire Island Inlet, where there was a lighthouse.

If the light was in sight he couldn't see it owing to the jib being in the way.

Dick varied the monotony by conversing in guarded tones with Jimmy.

The plucky little ex-newsboy was ready to back up any move made by his boss.

Finally Quigley returned to the cabin, took off his coat and vest and lay down on the starboard locker.

In a short time he was asleep.

Golding, judging from his actions, seemed wide awake enough.

He was the strongest and more desperate of the two rascals and Dick hesitated to make any move against him lest it would spoil their chances.

He calculated that Quigley would relieve him after a time, and he was not at all afraid of tackling that man.

Fire Island light showed up after awhile.

The wind had freshened to a smacking breeze, and the big sailboat slipped along at a good pace, with her port rail close to the water.

The slice of beach known as Oak Beach was now broad on their lee quarter.

There were several islands stretched along here on the bay side, all but one quite small.

Toward the larger one Golding was holding his course.

As he approached it he weathered its northern end and then ran the boat into a broad cove, singing out to Quigley to come out and lower the mainsail and jib.

Quigley appeared, after having been hailed several times, and got busy, though in a sleepy way.

Dick told Jimmy that they had put in at an island, and he suspected this was the spot the arch-rascal had selected to maroon them on.

"We're not goin' to be marooned, are we?" returned Jimmy.

"Not if we can help it we aren't."

"Hain't we better jump out the moment we hit the shore and run for it?"

"I'm not thinking of running, but of fighting and getting the better of those chaps. They have a grip full of stolen property in the cabin, and it's our duty to try and recover it in the interest of the owner."

"All right. Whatever you do you can count me to back you up."

Quigley let the mainsail down with a run and stepped forward to attend to the jib.

As he stepped over the scuttle Dick threw it up, scrambled out and stood before the astonished eyes of the rascal.

Before he could make a shout the young banker struck him in the jaw with all his force, and Quigley staggered back, lost his footing and fell backward into the water, with a splash.

Golding saw that something was wrong, and with an imprecation dropped the tiller and started forward.

"Come on, Jimmy!" cried Dick. "We've only got one man to deal with now, for I've knocked Quigley overboard."

He picked up the boat-hook as he spoke and awaited Golding's coming.

That rascal uttered another choice expletive when he saw that the two prisoners were free and apparently ready for fight.

As he stepped on the roof of the cabin Dick made a jab at his legs with the end of the boat-hook.

Golding side-stepped to avoid the thrust, when Dick caught one of his ankles with the curved part and gave a jerk.

The crook was not prepared for this, and over he went, backward, into the cockpit, with a crash that laid him out unconscious.

"Get the rope out of the hole, Jimmy," said Dick, "and we'll make him a prisoner. Then we'll drop him down here and see how he will like it when he comes to his senses."

The sloop at that moment ran her nose into the sandy shore, with the jib still set, and came to a stop.

Dick and his office boy speedily tied Golding with the rope, dragged him to the scuttle and dropped him into the forepeak.

Then Dick looked for Quigley.

That man, thoroughly awakened by his involuntary bath, was walking out of the water.

"Come on board, Mr. Quigley," said Dick.

The rascal returned something that was more expressive than polite.

"Come on board, I say, if you don't want to try and dodge a bullet," said Dick, covering the fellow with the revolver he had taken from Golding's hip-pocket.

Thinking that Quigley couldn't see the weapon, the boy fired a bullet near enough to his head to make him jump.

"Don't shoot again!" he cried. "I'll come!"

"See that you do."

Quigley got on at the bows, dripping with water.

"Go aft!" said Dick, authoritatively.

Quigley obeyed without a word.

"Now, Mr. Quigley, a word or two with you. I suppose you realize that you as well as your friend Golding are our prisoners?" said Dick, looking down at the crook from the roof of the cabin.

Quigley said nothing.

"I'll take your silence for an affirmative answer. We have tied up your pal and put him down in the hole occupied by us for the last two or three hours. It depends on yourself whether you follow him there. Can you sail this boat?"

"S'pose I can, what then?" growled the man.

"Well, if you'll take her across the bay to one of the shore villages where we can land, I'll agree, in return for your services, to let you make your escape. What do you say?"

"How do I know you'll keep your word?"

"You'll have to take my word."

"S'pose I won't take you anywhere, what'll you do?"

"Lie here till morning, hail the first passing boat, explain our predicament and get a man to do what we are asking you to do. But in that case you'll go to jail with your pal."

"I'll do what you want and trust to your word."

"All right. We'll help you all we can, but as we are not sailors or boatmen you'll have to direct us what to do."

"The first thing you'll have to do is to shove her off the beach."

"Take this gun and watch him, Jimmy," said Dick, handing the weapon to his office boy.

He then picked up the boat-hook, went to the bow and proceeded to pry the boat free.

As only her bow rested lightly on the sand, she came away easily.

As soon as she was off, Dick pushed her head around, assisted by Quigley at the helm.

The crook then told them to hoist the mainsail.

This was accomplished and the lines made fast to cleats at the bottom of the mast.

Quigley steered for the opposite shore under Dick's watchful eye.

When they got close in the boat's course was altered to

parallel with the shore and they ran along, looking for a village landing-place.

It was midnight when they ran in and made fast to a small wharf.

"Now, Mr. Quigley, you can make yourself scarce as soon as you please—the quicker will probably be the better for you if you hope to avoid the officers who will soon be looking for you."

"I s'pose you will put them on my track?" said the man, sullenly.

"As I haven't the least idea what direction you are going to take, and as I do not expect you will inform me, I don't see that I can put them on your track," said the young banker.

"You know that the only place I can hide is in New York."

"If you think the officers will look for you there you are foolish to strike out for it."

"I can't stay on Long Island, for I'd be caught sooner or later."

"Well, the matter is up to you. I won't give the officers any assistance to catch you, in consideration of your services in sailing the boat here."

"You will give them assistance if you tell them my name and describe me."

"I'll agree not to remember your name, but I can't avoid describing you in a general way. I'll have to say that I let you go in accordance with an agreement I made with you. Now make a start while the chance is yours."

Quigley walked off and was soon lost in the gloom.

"I guess we'll lie here until morning, Jimmy, for it's pretty late, and I only see one house, the inmate of which wouldn't thank us for waking him up."

"That suits me," replied the boy.

"I don't think that rascal will hang around here to see what we intend doing, but for fear he might do so we'll have to stand watch till morning. Remember, there is a grip full of valuable plunder in the cabin that we have to protect till we can turn it over to the police."

Dick said he'd stand the first watch and told Jimmy to turn in on one of the lockers.

The young banker let Jimmy sleep till the first streaks of daylight appeared in the eastern sky, when he aroused him, handed him the revolver and lay down himself.

As it was Sunday morning, nobody came near the wharf before half-past seven, when a couple of boys appeared with fishing-tackle.

Jimmy called Dick, and the young banker asked the lads if there was a village nearby and how far the nearest railroad station was.

"Babylon is the nearest place on the railroad," said one of the boys. "It's ten miles in that direction."

"There's a road goes there, isn't there?" said Dick.

"Sure. Straight ahead," replied the boy.

"Jimmy, I'll leave you in charge of the boat, the prisoner and the plunder. I'm going to see the Babylon police," said Dick.

He started off and in due time reached the town.

He inquired his way to the station-house, told his story, and returned to the wharf with two policemen.

They took charge of the boat, the prisoner and the grip of valuables.

Dick, leaving his business-card in their hands, was permitted to return to town and take the first train, with Jimmy, for New York.

The Babylon police had no great trouble, with Dick's information, in finding out the persons who had been robbed.

The matter had already been reported to the Riverview constables, who were out looking for the thieves.

They were well-to-do people who lived in a sort of manor house outside of the village in the opposite direction from the sanitarium.

The New York authorities were asked to be on the watch for a man answering Quigley's description, but he was never caught.

The grand jury of Suffolk County found an indictment against Golding, but as he was indicted in New York for the robbery of the L. & M. bonds and other property, he had to be tried there first.

He was convicted and got ten years, with the prospect of ten more when tried for the burglary on Long Island after his release at the end of his term.

The family that was robbed made Dick a very handsome present which they sent him, with a letter of grateful thanks, and the present carried with it \$100 in cash for Jimmy.

Of course, Wall Street heard all about Dick's latest exploit in the thief-catching line, and several brokers who knew

him jocosely remarked that instead of following the banking business he ought to be a detective.

"Perhaps I ought," he laughed, "but the banking business is good enough for me, and I intend to follow it as the one career which suits me the best."

CHAPTER XII.

CORNERING THE SHARKS OF WALL STREET.

One day a man came into the bank and asked to see Dick. He gave his name as Simpson, and Jimmy showed him into his office.

Dick recognized him as a man who had been pointed out to him as the managing partner of a big bucketshop.

This bucketshop was a regular gold mine, and Dick had heard that it was financed by a clique of brokers who bore a foxy reputation.

So far as appearances went Simpson was proprietor of the bucketshop business, for the brokers knew better than to have their connection with the concern established in the eyes of Wall Street.

The penalty would be the loss of their seats in the Stock Exchange, and other wise they would get a black eye.

It is hard to keep a secret in Wall Street, and so the suspicion prevailed that some of the foxy brokers at least were behind Simpson's bucketshop.

Nobody, however, took the trouble to investigate the suspicion, and so the brokers avoided the trouble that might have been theirs.

Dick was surprised to receive a visit from Simpson, and wondered what he wanted.

Simpson didn't keep him in doubt about the matter.

He wanted a loan of 10,000 shares of P. & Q. stock.

As P. & Q. was worth \$75 a share, the bunch of stock offered as security had a market value of three-quarters of a million.

Mr. Simpson wanted to raise half a million on it.

The bank had no such sum to advance, and Dick frankly told his visitor that he couldn't accommodate him.

"Most of our money is already out on call and time loans, Mr. Simpson," he said, "so you'll have to try some other shop."

Simpson looked disappointed.

"You do a considerable business with brokers," he said, "that's why I called."

"It is because we are doing a large and steady business in call loans particularly that we cannot loan you or any one else half a million at one time," replied Dick. "Why don't you go to some big bank?"

"There are reasons why I don't want to patronize one at present," said Simpson.

"Well, I don't think you'll be able to make the loan you are after at a private bank."

"Can you accommodate me with half of the amount?"

"No, sir, nor with a quarter of it," said the young banker.

This wasn't strictly true, but Dick didn't care to make a loan to Simpson, though the security he had to offer was all right.

He didn't like to have any transaction with a bucketshop, and the Simpson place had a hard reputation for fleecing its customers in a legal way.

So Simpson went away to try some other banker.

Dick wondered why he wanted to raise such a large sum of money.

"I'll bet he and his backers have got some scheme on foot. Perhaps they're raising money for the purpose of cornering some stock and then unloading on the public at an advanced price. The chances are that crowd wouldn't tackle such a proposition on its merits, for such ventures are extremely risky. The sharks who stand behind the bucketshops always gamble with loaded dice. The people who buck against them come in for the short end every time. It is too bad they cannot be driven out of the speculative field."

At that moment Dick saw a folded piece of paper lying near the chair just vacated by Simpson.

He picked it up and looked at it.

This is what he read:

"JAMES SIMPSON, ESQ.:

"We have secured Room No. 911 in the Burrell Building, and will hold our first meeting there on Thursday at five sharp. Don't fail to be on hand, as matters of great importance will be brought before the syndicate."

"Yours truly,

JOHN D. FLEECE,

"Secretary to the Syndicate."

"So a syndicate, of which Simpson is a member, has hired a room on the ninth floor of this building, and a very im-

portant business meeting will be held on Thursday afternoon at five o'clock. I wonder if this syndicate is composed of the backers of the Simpson bucketshop? I should like to know who the sharks of Wall Street are. If I hung around in the neighborhood of Room No. 911 on Thursday afternoon I would probably be able to get a sight of the gentlemen as they arrived, then I might learn who the men are—a secret that no one seems to know," thought Dick.

The young banker put the note in a pigeon-hole of his desk and went on with the work he had in hand.

When he went to lunch curiosity induced him to ride up to the ninth floor to see where Room No. 911 was.

He found it.

The adjoining room door bore a small sign reading, "To let—Inquire of the superintendent, Room 16."

When Dick saw the sign a luminous idea occurred to him. He would call on the superintendent, whom he knew well, and get the use of Room No. 912 for a few days.

By going to the room on Thursday afternoon, with a short step-ladder, he could observe through a crack under the transome all who called at Room No. 911, and the visitors themselves would be unaware that they were being piped off.

It was a great idea, and Dick determined to adopt it.

Accordingly, when he returned from lunch he called on the superintendent and easily obtained the use of the room for a few days, provided, of course, it was not rented in the meantime.

That afternoon Dick visited the room and to his great satisfaction he saw that there was a door between the room and No. 911.

The keyhole was clear, and peeping through he caught sight of a long table surrounded by a dozen chairs.

That was all the furniture the room contained.

"I may be able to get on to the plans of the syndicate through this keyhole and learn the name of the stock the members of it propose to corner," thought Dick. "This is the greatest piece of luck I know of."

The following day was Thursday, and the young banker impatiently waited for the afternoon to wear away.

He judged that it would be well for him to be on hand some time before the hour set for the meeting so as not to be discovered going into the room.

Accordingly, he left the bank at four and went up to the room, letting himself in quietly with his key.

Locking the door, he repaired to the other door, looked into Room No. 911 and saw that no one had yet arrived.

The first person came at half-past four.

He brushed off the table and arranged the chairs evenly. Soon afterward well-dressed men began dropping in, singly and in pairs, and Dick got a good view of their faces through the keyhole.

He recognized a number of them as brokers whose faces he was familiar with.

One of the last to arrive was Simpson, and five minutes later one of the men took his place at the head of the table and called the meeting to order.

The meeting lasted a full hour and nothing that passed at it escaped the young banker's ear.

The syndicate was formed to corner and boom X. & Y. stock. The necessary money had been pledged to see the deal through, with the help of the funds they intended to borrow on the shares as they secured them.

Archibald Fox had been selected to manage the operation, and all funds were to be made payable to his order.

Dick learned enough to make him as wise as any member of the syndicate, and he saw at once how he could turn this information to his own advantage.

When the meeting broke up it was arranged to hold another on Saturday, at two.

Dick waited till every one had gone and the corridor was deserted.

Then he let himself out of Room No. 912 and went home.

Next day he went to a brokerage house where he was not known and ordered 10,000 shares of X. & Y. bought for his account on margin, putting up \$100,000.

He gave two other brokers on the same floor orders to buy 5,000 shares each.

The 20,000 shares were secured by him at 75.

On Saturday, at two, he was back in Room No. 912, listening to the report made by Archibald Fox to the members of the syndicate.

That gentleman stated how many shares of the stock had so far been bought by his firm for the syndicate, and what had been paid for them.

Other matters connected with the scheme were discussed,

and the meeting adjourned at the end of an hour to reconvene on the following Wednesday, at five.

Of course, Dick was on hand for the third meeting, and then he learned that the syndicate had got hold of all but 40,000 shares.

"We must get at least half of those forty thousand before we can afford to begin operations looking to a rise," said Fox. "The balance will probably not seriously affect us, as they will probably be held by a hundred or more persons, and will come out slowly, so that we'll be easily able to take care of them. If one man held the whole batch and dropped them on us at once the effect would be quite different."

"Who are the people who hold the majority of the stock which will not come on the market under any circumstances?" asked a syndicate member.

Fox stated who they were, and Dick made a note of the names, which represented the officers and directors of the road, and other men of capital and influence.

A few days after X. & Y. began to advance in price, soon reaching 80.

Two days later it was up to 85.

Dick might have realized \$200,000 clear profit if he had sold.

He held on, however, as he was perfectly familiar with the plans of the syndicate and waited for the combine to begin to unload.

The syndicate continued to force the price up until it reached 95, then Fox stated at a meeting that he would start in unloading next day, as the syndicate was in for all it was worth and it was dangerous to go any further.

Soon after the opening of the Exchange next morning, Dick instructed the broker who held the 10,000 shares to offer them in five lots of 2,000 each in quick succession.

The syndicate had to take them in at 95 3-8, the price asked.

That called for nearly a million, but the combine, though staggered by the demand on their resources, expected to realize presently on their big holdings.

After a pause Dick ordered one of the other two brokers to offer 5,000 shares in a lump at the market.

Archibald Fox was paralyzed, for the syndicate was in up to its head and ears.

With the desperate hope that he would weather the storm somehow he accepted the stock.

Ten minutes later Dick threw his remaining block at the combine.

That proved to be the last straw.

Fox couldn't take that lot and the cornered syndicate of Wall Street sharks crumbled up like a piece of burning paper and went to the wall.

A panic set in as the broker began offering the shares in small lots, one after the other.

When the slump was finally arrested X. & Y. was down to 80, and Dick had made a clear \$400,000, while every member of the combine was badly hit in pocket.

CHAPTER XIII.

CONCLUSION.

It would be hard to explain the feelings of the individual members of the combine of Wall Street sharks when they realized how badly hit they were by the unexpected boom on which they had confidently expected to reap a fortune.

Archibald Fox was bombarded with disgusted inquiries, some of the brokers roundly abusing him in their wrath, and blaming him for the failure of the scheme.

He notified all hands to meet at Room No. 911 next day at five and he would make a full report.

He added that he was investigating the matter to see who was responsible for throwing 20,000 shares of the stock, which they supposed were held by at least one hundred people, on the combine at the critical moment.

In some way the information leaked out that Dick Dalton, manager of Harvey's bank, was the party, but as the boy was not known as a speculator, and was so young, Fox gave little credence to the report.

The rumor, however, gained ground in the Street, and many traders stopped Dick on the sidewalk, when he was out, and asked him if the report was true.

"If it is you are to be congratulated," said one broker, "and, furthermore, you couldn't have done a better thing than to do up the Fox bunch, for most of them are suspected of being interested in the Simpson bucketshop."

Dick wouldn't confirm or deny the matter, and because he wouldn't actually deny the report it was accepted as a fact.

The result was the combine members began to regard Dick in no pleasant light.

They wondered how it was that the boy came to get in on the stock.

Simpson remembered that he had lost the note containing the notice about the first meeting, and where and when it was to be held.

The suspicion prevailed that he lost it in the Harvey bank when he went there to try and negotiate the loan on P. & Q. stock, and that Dick found it.

On the day that Fox had called the meeting to make his explanation one of the syndicate learned that Dick had been seen entering Room No. 912 on a certain day and at a certain hour.

The broker, after hearing this, rushed around to tell Fox about it.

The two put their heads together and a luminous light filled their brains.

They knew there was a door between the room they had met in and No. 912.

They had given the matter no thought because they believed No. 912 was vacant.

To make sure of the matter, Fox called on the superintendent of the Burrell Building and by adroit questions found out that Dick Dalton had, as a favor, obtained the temporary use of Room 912 for some purpose which he had not explained.

Inside of an hour Fox had notified every member of the syndicate of the facts, and added that they must consider that afternoon how they were to get back at the young banker.

They talked the matter over with some of their associates, and the result was that when the foxy traders started for the Burrell Building to attend the meeting called by their manager, they were in a mighty bad humor.

A bunch of them went up in the elevator together, which stopped at the seventh floor to let a tenant out.

At that moment Dick came out of a broker's office on that floor opposite the elevator, with a bag of gold in his hand.

In the other hand he carried the umbrella, for it was drizzling outside, while under his arm was a book.

"There he is!" cried one of the syndicate. "Let's corner him and knock the head off him!"

Spurred on by their angry feelings, the whole bunch rushed out of the elevator and made for Dick.

He saw them coming, recognized them, and suspecting they were going to handle him roughly he made a dash for the staircase and started upstairs, intending to enter a down cage at the next floor.

The pursuers were too quick for him to chance it, so he continued on up to the ninth floor, resolving to take refuge in Room 912, of which he still carried the key.

Reaching the door of the office, Dick dropped his book, money-bag and umbrella, and stuck the key in the keyhole.

The pursuing crowd came running down the hall, shouting to him to stop.

But the young banker opened the door.

He had barely time to reach for the money-bag, secure it and slam the door when the bunch came up and began to pound on the door for admission.

Dick gave them the merry ha! ha! through the keyhole, and they danced around the corridor with rage.

Some of them entered Room No. 911 and then one of them suggested that the key of the connecting door be sent for.

Dick heard the man make the proposition and he saw that if they got the key they would catch him.

He raised the window overlooking the court and shouted to a bookkeeper in one of the rooms opposite.

The man raised his window and asked what he wanted.

"There is a crowd of lunatics in the corridor outside this office trying to get at me," replied Dick. "Telephone the janitor to come up with a couple of men and clean them out."

The bookkeeper said he would.

In the meanwhile the excitement continued in the corridor, the syndicate members making Rome howl.

Dick climbed up to the transom, supported himself there by one foot on the knob of the door and surveyed the mob outside.

"There he is, the young scoundrel!" roared a syndicate man.

"Gentlemen, pray calm yourselves one moment. I know every one of you, both by face and name, and I know that you are all directly connected with the Simpson bucketshop. If you don't retire quietly and leave me alone I assure you that I will prepare an affidavit and submit it to the governors of the Stock Exchange, that will make things warm for you. I will then, if requested, go before the board and swear to facts you will find hard to disprove. Under these circumstances, gentle-

men, I think you will perceive the advisability of calming your angry passions toward me and relinquishing your purpose of attacking me for my coup in X. & Y."

Dick's words produced a sensation in the ranks of his aggressors.

They all saw that the boy had them where the shoe pinched, and was in a position to make good his threat.

The riot ceased as if by magic, and they gathered together for a hurried consultation.

The result was Fox addressed the young banker.

"You can come out, young man, without fear, but we would like to have a talk with you in the next room," he said.

"All right. Anything to be agreeable," said Dick, who got the key, opened the door and found himself in the same position Daniel was on the morning after he had been imprisoned with the lions.

The brokers glared at him, but made no effort to assault him.

As he walked into Room No. 911 with them the janitor and two husky assistants came on the scene.

"What's the trouble?" he asked. "Where are the lunatics?"

"The lunatics have all recovered their reason, Murphy, so I shall not require your services. Here is a bill to divide with your men to pay you for your trouble," said Dick.

"Now, young man, we want to know how you beat us?" said Fox, as the bunch gathered about the table and glared at Dick.

"I beat you by possessing a longer head than yourselves," replied the boy.

"We have learned that you got temporary possession of the next room for the purpose of spying on us through the keyhole of yonder door. Do you call that honorable and manly?"

"Perhaps not, Mr. Fox, though they say all is fair in the Wall Street game," answered the young banker, apparently not in the least ashamed of himself. "Had you been ordinary brokers I might have hesitated at enacting the part of a Paul Pry, but you are not ordinary brokers. Every one of you is directly interested in the bucketshop business under the rose, and that is contrary to the regulations of the Exchange. Still, if your bucketshop operations were on the square I should be the last to find any fault with them. But they are not square. Simpson has been exposed in one of the big magazines and his methods shown up in all its crookedness. You are responsible for Simpson, for he is merely your active manager. You get the profits that he wrings from the purses of foolish widows, boys and small speculators who have not capital enough to trade with a regular broker. If all the lambs you have ruined were to pass at one time in front of the Simpson bucketshop there would be a parade that would attract a whole lot of attention. That's all I've got to say at present, so I'll wish you good-day, gentlemen."

"One moment," said Fox, "how much did you make out of us?"

"Just figure up, if you have not already done so, how much you have lost, and the net result will come near answering your question," said Dick, who then walked out.

Dick went straight to the bank, feeling mighty good, but there a great surprise awaited him.

Seated in his office was his aunt and Mr. Harvey, who had regained full possession of his reason.

We will pass over the scene that followed.

Dick was mighty glad to see his uncle restored to the mental faculties, though it meant his own abdication from the bosship of the bank.

This, however, didn't really happen.

His uncle was so well pleased with his management of the bank and the fact that his shrewdness had added half a million to its resources, that he decided not to resume the active direction himself.

Papers were at once drawn up which made Dick an equal partner in the bank, and Mr. Harvey made him its managing head for all future time.

To-day Harvey's bank is entirely owned by Dick, his uncle and aunt both having paid the debt of nature, and it is regarded, considering its capital, as one of the most solid financial institutions in Wall Street.

And so we draw the curtain on the young banker who cornered the Wall Street sharks.

Next week's issue will contain "A POOR BOY'S LUCK; OR, THE RISE OF A YOUNG BUILDER."

SEND POSTAL FOR OUR FREE CATALOGUE.

CURRENT NEWS

The Army Ordnance Bureau has been obliged to go abroad to place a contract for 100 armor-piercing shells for the big fourteen-inch guns now being turned out. The contract has gone to the Hadfield Steel Foundry Company of England.

At Adelaide, Australia, Jack Donaldson, the South African sprinter recently defeated Arthur Postle, the Australian, and C. E. Holway, the American, for the world's championship. The distances were 100, 110 and 130 yards. Holway was outclassed.

The directors of the Panama Exposition have begun a movement for an issue by Congress of a special set of stamps in commemoration of the big fair. The matter will be laid before Congress early in the present session. It is desired to have a complete set of stamps, similar to that issued at the time of the Chicago exposition.

Lafayette Choate, of Liberty, Mo., has recently pleaded guilty to a charge of having harnessed his wife with a team of mules and compelled her to help harrow a field. He was sentenced to thirty days' imprisonment. He had been in jail four months awaiting trial. His wife is suing for divorce.

The Adams Express Company's depot office, at Grand Rapids, Mich., was robbed recently of everything in the safe, a lone bandit holding up A. D. Harrison, a route agent, and making a successful getaway. The safe was rifled of several thousand dollars. Paul Tower, an express messenger, was taken into custody pending an investigation.

Wealthy members of the Pittsburgh Athletic Club, the newest, richest and most fashionable social organization in the city, are now being suspended and reprimanded by wholesale because they persist in giving tips to waiters and servants. The club pays its servants handsomely and made it imperative that no tips shall be offered or under any consideration accepted.

Sixty-six thousand dollars was due W. P. Fowler, an institution's register since 1889, when he tendered his resignation to Mayor Fitzgerald of Boston, Mass., recently. During the twenty-two years Mr. Fowler has held office he has never collected a cent. His salary was \$3,000 a year. Mr. Fowler said that his advancing years prevented further service in the office.

C. C. Eskridge of Falls of Rough, Ky., when coming to court at Hardenburg, recently brought a jar of fine honey with him and left it at his office for a few hours. The jar of honey weighed 11½ pounds and was put in the jar by the bees. A hole was cut in the top of the hive, and the glass jar placed over the hole, and the little busy fellows very accurately filled the can.

The sale of the Huth library at Sotheby's, in London, Eng., furnished a fresh sensation when a Mazarin Bible fetched the remarkable sum of \$29,000. Bernard Quaritch, the well-known bookseller, opened the bidding at \$10,000. The next offer was \$15,000, and this was followed by bids rising by \$2,500. Mr. Quaritch took the prize at a price double that obtained for the same book when it was last previously sold at auction.

Practically complete returns from shipments of deciduous fruits from California this year show that 13,800 carloads were sent to Eastern cities. Gross returns to the farmers amounted to about \$9,000,000. These shipments surpassed those of last year by 700 cars. Shipments of dried fruits have been very large, and the profits were greater than for many years, owing to the general high level of prices for practically all varieties.

A boy, the twenty-second child born to Mr. and Mrs. Morgan Davis of Carbondale, Pa., was born recently. Just a year ago the twenty-first child was born. Twelve of the twenty-one are alive. The father has no arms and has almost lost his eyesight as the result of a mine accident several years ago. For several years the family has held the record of being the largest in Carbondale.

The design for the Paul Jones crypt for Annapolis Academy has just been approved by the President. It was prepared by Warren and Wetmore, of New York, and it is said to be one of exceptional artistic merit. The contractor promised to have the work completed by the time of the graduating exercises next June, when the memorial will be dedicated. The original estimate for the crypt was \$135,000, but Congress refused to appropriate more than \$75,000. The design that has been approved will admit of a completion of the work within the appropriation.

A wealthy American woman, now in Paris, France, has recently discovered a nine-year-old boy who is a direct descendant of John Paul Jones, living with his grandmother in Paris in straightened circumstances. She has investigated his pedigree and is convinced that he is what he is said to be. She intends to take the boy to the United States and hopes eventually to secure his appointment to the Naval Academy at Annapolis.

The Government's experiments in tea farming this year were highly satisfactory to the Department of Agriculture officials. On the 100 acres in South Carolina, where the Bureau of Plant Industry is conducting the work, there were produced this year about 12,000 pounds of tea worth fully \$1 a pound. The increased demand in the Southern States for this American tea has produced a nearby market for all of it.

According to a dispatch from Washington, the former chief constructor of the navy, Rear-Admiral Washington L. Capps, who inspected the operations in uncovering the "Maine," will confirm the report of the Naval Court of Inquiry of 1898, which stated that the condition of the wreckage led to the conclusion that the primary explosion took place beneath the hull of the "Maine" in the neighborhood of Frame No. 18.

Several days ago it was announced that Secretary of Agriculture Wilson had made a secret report to President Taft on the discovery of valuable sources of potash supply "in the West." It is learned now that the Secretary's experts have discovered 40 per cent. of potash in the giant sea kelp of the California coast. If the supply is unlimited it appears that the potash problem has been solved.

Representatives of every religious denomination in New Jersey were present recently at an informal gathering in the rooms of the Trenton Interchurch Federation, when preliminary steps were taken toward reopening the decision of the Public Utility Commission against the ministers enjoying the clerical rate of fare over railroad lines. A union meeting will be held, and should the pastors fail to get the desired relief from the State board, the matter will be taken before the Legislature.

In a recent address before the Atlantic Deep Waterways Convention in Richmond, Commodore J. W. Miller stated that the Cape Cod Canal will be open in 1913. This important work will enable shipping to avoid the stormy passage around Cape Cod and to pass from Buzzard's Bay into Cape Cod Bay by a short connection of eight miles. The channel will be 30 feet deep at high water, which is more than the depth of the Manchester and the Kiel canals.

For the first time since 1883 the Postoffice Department in the fiscal year ended June 30, 1911, was conducted at a profit. In twenty-four months the conduct of the service has resulted in changing a deficit of \$17,479,770 for the fiscal year 1909 to a surplus of \$219,118 for the fiscal year 1911. In the last fiscal year the audited revenues of the department were \$237,648,926. These facts are given in a report of Charles A. Kram, auditor for the department, made public by Postmaster General Hitchcock, recently.

Drydock No. 4, in the New York Yard, will be ready to take a ship by Jan. 1, 1912, judging by the present progress of the work. The dock will be large enough to handle any ship now under consideration. When completed it will cost about \$2,500,000. No other work undertaken by the Navy has been done under such adverse conditions. Two contractors failed in an effort to build the dock. One of the chief causes of the delay and the failure of the contractors was the character of the soil in which the dock was built.

The Tching-Pao, which is the official gazette of Peking, has just celebrated its thousandth anniversary and claims to be the oldest newspaper in the world. Ever since its inception a copy of each issue has been carefully preserved in the archives of the Peking palace. Accuracy has always been the keynote of this paper, and, in order to maintain its high standard, several journalists on its staff in the past paid the penalty of mistakes with their lives. Dismissal and, at the worst, imprisonment is the punishment meted out at present.

"The bear is neither useful nor ornamental, and I suggest that Mr. Bruin be exterminated," said Major J. B. Hughes, head of the Sequoia and General Grant national Parks in California, in his annual report just made public. Major Hughes also is opposed to the use of soldiers as park policemen, and he says: "One good ranger is worth a dozen soldiers. The former is interested in the successful administration of the park, whereas most soldiers do their work in a perfunctory manner, simply because they are ordered to do it."

\$1,000 A DAY

OR.

A FIGHT FOR FIVE LIVES

By HORACE APPLETON

(A SERIAL STORY)

CHAPTER XXVII. (continued)

"Yes. I saw the dead body of my wife, and her dead babe was on her breast. There can be no mistake. Our little daughter had a star birth-mark on her neck. I recognized her by that as well as her garments. No, no. It is entirely impossible that my wife and little daughter escaped the doom I tell of. The horror of it all almost overpowers me now as I recall it."

The millionaire groaned aloud.

Kenmore was thrilled. A great doubt came into his mind.

He went on calmly.

"I believe that the white renegade told Varacar that your little daughter yet lived, and was a captive among the Indians. That was the secret relating to you revealed by Carl Varacar to his sons in the part of his note that is missing. My discoveries have assured me almost positively."

"It cannot be true."

"But the Corsican brothers believed it."

"They did?"

"Yes; and they went among the hostile Indians. They found a white girl baby with this locket and chain on her neck, with the Indians."

Kenmore produced the locket he had taken from the desk in the Corsicans' house.

He placed it in the millionaire's hands.

The old gentleman started at sight of it.

"You recognize the locket?" said Kenmore.

"Yes."

"Whose is it?"

"The property of a dear friend of mine."

"Open it."

"I will."

The next moment Richard Raymond was looking at his own picture and that of the beautiful woman in the locket, who resembled Bina.

"Do you know the locket now? Do you look upon the portrait of your wife?" said Kenmore, who was in a state of suspended excitement mentally, though he did not show it.

"No," replied Raymond.

"What?"

"I know the locket, but the lady whose portrait is contained in it with the picture of myself was not my wife."

"Who was she?"

"A dear friend of mine—one whom I cared for as a sister, and whose life I once saved at the risk of my own

before she married, as she did later on, a gallant young officer of my command. The lady's name was Miss Evards. She was murdered by the Indians at the same time that my wife and child met their cruel fate. I gave Mrs. Evards my picture, which is now in the locket, years before she was married, and her gratitude to me for saving her life led her to put in the locket with her own picture. I remember now she once told me that she had put the locket on the neck of her baby girl to wear as a talisman of good fortune. The child upon whose neck the Corsican found the locket is no relative of mine. She must be Mrs. Evards' little daughter, for after the massacre that child's body was not found."

"I think you are right. The Corsicans must have been deceived."

"Undoubtedly. Having seen my picture in the locket worn by the baby prisoner of the Indians, the renegade jumped to the conclusion that the infant was my child."

"No doubt."

"Do you know aught of the child of my friend?"

"Yes."

"Where is she?"

"At your house."

"Can that be?"

"Yes. And still more surprising, she is your son's promised bride. They would have been secretly wedded, but I forbade the bans."

"Believing they were brother and sister."

"Yes."

"But they are not, and I know of no one I would rather have Frank marry than the daughter of my old friend."

"Bravo!"

"You seem happy."

"So I am. I want to see Bina and Frank happy."

"They will be so. They shall marry."

For the moment the detective and the millionaire seemed to have forgotten that they were in a situation of grave peril.

But they were all at once recalled to the consideration of that fact.

They heard the voices of the villains outside the attic door.

The next moment a voice reached the hearing of the detective that made his heart leap.

Mention has been made of one of Kenmore's agents called "Hume, the giant."

And we have stated that he had been appointed to guard the millionaire.

He was known as the modern Samson among the detectives, and he was indeed a giant.

More than once Hume had accomplished wonders by reason of his great strength.

Now the detective heard Hume at work.

There sounded the noise of a terrible strife.

Men were dashed against the wall.

There was a crash on the stairs, as though a heavy body had been hurled down it.

Yells, imprecations. The sound of heavy blows came to the hearing of the detective and the millionaire.

For some moments the pandemonium continued.

Finally the noise ceased.

Then the door of the attic was dashed open and a man of giant size rushed into it.

At the same moment Darwin made a desperate leap to go through the door.

But the new arrival was too quick for him.

Hume seized the Corsican, lifted him above his head and hurled him back across the room to the side of it from whence he had rushed.

"So I am in time!" cried Hume in great delight, as he saw Kenmore.

"So it seems. Your arrival is most opportune. But how came you to leave Mr. Raymond's trial?"

"I'll explain all that presently. Just now let's improve the chance to get out of this which we now have," replied Hume.

"All right. Bring the prisoner along," said Kenmore.

Hume seized Darwin. The man in handcuffs offered but little resistance.

He was marched out of the attic by the giant.

Raymond and Kenmore followed.

Outside they saw a strange sight.

Two of Mixel's band of desperadoes lay insensible there. Mixel was just struggling to his feet. Niles and the other desperadoes lay at the foot of the stairs where Hume had hurled them.

"Did one man do all this?" asked the millionaire, in astonishment.

"Yes," replied Hume. "I laid them out as you see single-handed."

"But you are no common man," added Kenmore.

The giant laughed good humoredly.

They went down the stairs.

At the foot they secured Niles. He was dragged to his feet and handcuffed. Then Hume led the two brothers out of the house.

The detective and the millionaire followed.

An hour later the detective and Hume had the satisfaction of seeing the conspirators who had plotted against five lives consigned to a prison cell.

Hume explained how he had been thrown off the millionaire's trail by a cunning ruse which it would require too much space to narrate here.

The detective repaired to the house of the millionaire some time later.

Meantime, the old gentleman had reached home safely in a private carriage.

CHAPTER XXVIII.

CONCLUSION.

Meantime, after Kenmore set out in great haste to pursue Richard Raymond, as soon as he read the note the old gentleman had left behind him in the library, Frank called his father's housekeeper, an estimable old lady.

She entered the library almost at once.

Not a word had passed between Frank and Bina. Their hearts were too full for utterance. Emotion such as both had heretofore been strangers to, dominated them.

As soon as the housekeeper came into their presence, Frank indicated Bina, and said:

"Mrs. Clews, my sister Bina, you will please make her as comfortable as possible here in the house which is now her home."

"Your sister!" exclaimed the housekeeper. "Why, Mr. Frank, what does this mean? I always heard your sister died in infancy."

"True; so we thought. But we have been deceived, it seems, for I have every reason to believe the dear girl is my sister."

"Then Heaven has been kind indeed," replied the good woman.

"Aye! Kind in one sense, but cruel, cruel in another," replied Frank.

Bina arose. She was pale and her eyes were full of tears.

But she said firmly:

"The past must be forgotten, from this hour I will strive to forget I ever knew you until the moment but just now when you called me sister."

"So let it be," assented Frank.

Then the motherly old housekeeper somewhat perplexed at what she heard led Bina from the room.

But at the door the maiden paused and said, gently:

"Good-night, my—brother."

"Good-night, dear—sister," answered Frank, in broken tones.

Frank threw himself upon a couch in the library and reflected deeply.

The hours wore on.

Frank slept.

He was asleep when his father returned. All the old millionaire's sons were in the house then anxiously awaiting news of their missing father.

Frank was awakened by his father's voice.

The old gentleman had just entered the library.

The young man sprang up and embraced his father.

Then Oscar and Morton came in and greeted their father most affectionately.

The young men were delighted at his safe return.

He briefly narrated his thrilling experiences in answer to his sons' eager questions.

But he said nothing about the explanations regarding the mystery of the Corsicans' motives and their secrets which the detective had given him.

Frank, however, mentioned Bina.

He told his father of his love for the beautiful girl, and of the detective's assurance that she was his own sister.

When Frank had concluded his father said:

"Bina is not your sister. I will explain how the Corsicans fell into the error of thinking so, and how the detective came to the same wrong conclusion.

Frank uttered a cry of joy. Not that he would not have been glad to know his sister lived, but because of his great love for Bina.

Then while Frank and his brother listened in deepest interest their father related all the reader knows about the mistake which caused the Corsicans to take Bina for Raymond's daughter.

Then the old millionaire said:

"Call Bina."

Frank joyfully hastened to do so, and Bina appeared in the library a few moments later.

The old millionaire quickly explained to the maiden how it had come about that Kenmore thought she was his daughter, and Frank's sister.

Then he made it clear to the young girl who she really was, and in conclusion he placed her hand in Frank's, and said:

"There is no barrier between you. You have my blessing. May your future be a happy one as man and wife."

All were delighted, and when, some time later, Kenmore arrived, and stated that he had the Corsicans safely jailed at last, and that their confederates would all be apprehended by his agents very soon, the millionaire and his sons felt that they were saved.

"Kenmore, you have nobly earned far more than one thousand dollars a day. We can never pay the debt of gratitude under which you have placed us," said the millionaire, warmly.

Then he wrote a check, and handed it to Kenmore.

Some time later Bina became Frank's wife.

Niles died in his cell. But he first made a confession that proved his plot was precisely as the detective had discovered it.

Darwin escaped from the prison, but he was shot while resisting re-arrest and instantly killed.

The confederates of the Corsicans were punished according to law.

The millionaire and his family were never more annoyed by enemies, but they never forgot the perilous time when they were all marked for secret assassination.

The future of the Raymond brothers was bright and happy, and Kenmore is to-day the most successful detective in the great metropolis.

THE END.

NEXT WEEK

—A Splendid New Serial—

BILLY, THE BROKER'S BOY

—OR—

The Wire-Tappers of Wall Street

By Horace Appleton

BE SURE TO READ IT!

NEXT WEEK

UNCLE SAM'S STAMPS.

Many men in the course of the different hobby periods of their youth were struck with the stamp craze. Nearly all will recall the days that were spent in scouring the neighborhood for new varieties, the hours of pasting and counting, as well as many other tasks they somehow imagined themselves duly bound to perform.

The fact that nearly all men at some time in their life were stamp collectors is said to account for the popularity of the official stamp collection of the United States Post Office Department maintained in connection with the postal museum in Washington. Post Office Department officials say 100,000 men call every year to see the museum stamp collection.

The Post Office Department museum is not by any means a new institution, but many notable additions have been made to it in the last year. Consequently it is now quite full of interesting objects. It contains almost everything from a lock of Charles Guiteau's hair to models of the big battleships of the navy, but by far its most interesting feature according to the officials in charge, is the stamp collections. Few visitors miss that sight, and many "hobbyists" spend hours poring over it.

Uncle Sam as a stamp collector is a most signal success. He not only has a complete set of his own stamps but a complete collection from every other stamp-issuing country in the civilized world as well. His collection is valued by the Department at \$200,000, but stamp dealers say it would demand a figure many times that sum if placed on the open market for sale.

The fact that Uncle Sam's stamp collection is absolutely complete is a statement difficult to comprehend, even to those who have been collectors themselves. Most of those who were collectors in years gone by will remember how many empty places there were in their albums when they gloried in the possession of 1,500 and 2,000 specimens. They will recall how many new varieties above the 2,000 mark cost from \$5 to \$50 each, also the small fortunes placed on some of the specially rare specimens, the kind which the dealers' catalogues related had only been printed to the number of 100 or so and but six or seven were known to be in existence.

Well, Uncle Sam's stamp collection possesses all of these, besides the thousands of common kinds. Although it has taken hard work, many years and a tidy fortune to do it the collection to-day stands absolutely complete. The only varieties yet to be added are those yet to be issued.

It seems as if the idea of building chicken coops on stilts would appeal to the natural instincts of the average chicken, which likes to roost high. The chickens in the State of Sonora, Mexico, roost in coops perched on stilts, and they seem to feel safer there than in an ordinary henhouse. The Papago Indians of Sonora always build their chicken houses in this way. They belong to an intelligent and partly civilized tribe. Some of the coops are perched on props twelve feet high, and as few chickens care to flutter to that height in one fly they are accommodated with runways, halfway perches and ladders, which are removed, however, after the chickens have gone to roost for the night.

GRIT AND GOLD

OR,

WORKING FOR A FORTUNE

By ALEXANDER ARMSTRONG

(A SERIAL STORY)

CHAPTER VIII. (continued)

Bob and Tony found that he was by no means a bad sort of fellow. He worked for a farmer named Grundelman who lived far out on the prairie beyond Duck Creek.

The Scott County Fair Grounds were this side of Duck Creek in the very outskirts of Davenport.

Soon they came in sight of the buildings and the great fence which surrounded the grounds and the race track.

At the gate were a knot of men. Hans drew up his horses and shouted:

"Hello, Mr. Winkelman, please come here one moment."

A tall, pleasant-faced man with chin whiskers appeared and greeted Hans in a friendly way. Then the German introduced Bob and Tony.

"If you know horses," said Winkelman, "you be shoost de men I vant. I gif you a goot job und goot pay."

"That settles it," cried Bob lightly. "We are yours, Mr. Winkelman. Just show us what to do."

They accompanied the German horse dealer into the grounds. Here, pastured on the great inclosure, was a mighty drove of mustangs.

Hans Gretman had promised to visit them at an early day. Bob and Tony had but a vague idea as to what would be required of them, but they would not refuse the job. They were ready for anything.

Mr. Winkelman showed them the vicious and tricky little ponies and said:

"You must ride them—make them kind so ve can sell them. You understand?"

"Ah, that is it!" said Bob. "All right. Are you good at breaking horses, Tony?"

"I was a cavalryman in the war," said the tramp. "I don't know what I could do bareback. Let me get a saddle onto the rascal and I'll ride him!"

But saddles were tabooed. A bridle made of lariat with a rawhide bit was all that was allowed. The result can be imagined.

But the idea was to break the mustangs gently and not by the usual savage treatment. They generally yielded better and became more permanently useful. And they were not salable until broken.

Of all work this was of a kind the least anticipated by our adventurers. But they took hold of it readily.

A Mexican vaquero lassoed each pony as required. The little animal was thrown by the lariat and then the bridle placed upon him. When he arose it was with either Bob or Tony on his back.

What followed was what any lively boy would call a cir-

cus. Of course the little horse objected. He ran and plunged and leaped and bucked to throw his rider off.

Sometimes he succeeded. But the fall from the back of so small a horse was slight and seldom hurt the rider. Generally the rider got quickly back.

It sometimes required hours of clever riding and patient work to break a mustang. Sometimes a week. Again a few trials accomplished the deed.

Altogether it was lively and exciting, though hazardous. Bob liked it immensely, but Tony found that he was unable to keep it up.

"No use, Bob," he said. "I'm too old."

CHAPTER IX.

ROBBED.

It seemed to Bob as if he could have gone on indefinitely breaking mustangs, so fascinating was the pursuit. But it was true that the rough work was too much for Tony.

A week of it had used the tramp up badly. The two horse breakers had been extremely successful and Mr. Winkelman had sold over a hundred of the little horses.

He was well pleased with his employees and regretted extremely the decision of Bob to give up the job. They were paid a good week's salary of eighteen dollars each. Deducting their board of five dollars each left them with a tidy little sum to the good.

"Well, lad," said Tony cheerily, "I am sorry that I broke down. I thought I was a dead game sport, but I can see that I'm only a Jonah."

"Not so," cried Bob with a laugh. "You are my mascot. I wouldn't go another step without you."

The tramp's eyes filled and a choking lump arose in his throat.

"Do ye mean that, lad?" he asked earnestly.

"Of course I do!"

"God bless you! I tell you it does me good to know that I've got a friend in the world like you. Life has never been any too bright to Tony."

Now plans for the future were once more discussed.

"It's just this way," said Bob. "We want to pick up all the money we can. But we want to be all the while making our way toward Colorado."

"That's right."

"Now I think the best thing we can do is to make a jump for Omaha. We shall have a neat little sum after paying our way there."

"Good for you, lad! I'm with ye!"

So the evening train took Bob and Tony out of Davenport on their way to Omaha.

This is a town on the Missouri River and in the State of Nebraska. It is one terminal of the Union Pacific Railroad. It is just across the Missouri from Council Bluffs, Iowa.

Across the entire state of Iowa the two travellers now were whirled over the line of railroad. In due time they were safely landed at Omaha.

They found lodgings and once more set forth to find employment. For two days they searched in vain.

Then one morning they passed a large warehouse and read a sign on the door.

"Wanted—A good teamster and a stout handler of goods. Apply at office."

"Whew!" gasped Bob. "That will just suit us. Can you drive, Tony? I can handle the goods all right."

"Can a duck swim?" cried the tramp. "Just show me the way."

Bob entered the counting room and asked for the job. In an hour he and Tony were hard at work.

The pay was fifteen dollars per week each. They found neat and cheap lodgings at eight dollars per week for the two. This left them the neat sum of twenty-two dollars clear each week.

They of course expended small sums for needed clothing and Tony required some tobacco. But yet the margin of saving was good.

The teamster and his mate gave good satisfaction. The firm was well pleased. The days passed into a week. Then two weeks came and went.

Bob found that they had the munificent sum of ninety dollars and the two travellers began to figure on taking the last jump to Denver.

"Two weeks more," said Bob, "then we can make it safe and sure."

"All right," agreed Tony. "I am willing if you are."

But one day a member of the firm called Bob into his private office.

"Clifford," he said, "do you remember shipping a certain case marked Smith & Co., Burlington, Iowa, last Friday?"

Bob reflected a moment. Then he took out his note book.

"Yes, sir," he replied. "It was shipped for Burlington all rail O. K."

The merchant looked sternly at Bob.

"Did you re-mark that case and ship it to a gang of crooks in Sioux City?"

Bob was thunderstruck.

"What?" he gasped. "What do you mean?"

"I mean that the case contained valuable silks valued at eight hundred dollars. The case was re-marked somewhere between this house and the depot by some person. It was consigned to True & Co., Sioux City. No such firm exists. It was a game to steal the silks and nobody but you could have done it."

"Sir!" he cried, springing up. "That is not true. I will not submit to such an accusation!"

"Silence, sir!" cried the merchant sternly. "Consider yourself lucky to escape prosecution. Go to the cashier for your pay. You are discharged."

Bob was too indignant for expression. To attempt further reasoning was useless. He received his salary and left the place. Tony was also discharged.

"Humph!" said the tramp philosophically. "If they can stand it we can. Have we enough to take us to Denver, my lad?"

"I think so."

"We'll find a job there all right. It is my opinion our reputation is ruined in this town."

"And we are innocent," said Bob, indignantly. "I've a good mind to make him prove the accusation."

"Pshaw! That would be idle. Let us go on to Denver."

So it was decided. The two travellers went back to their lodgings. At the door they were met by the landlady.

To Bob's surprise she met them sternly and said icily:

"You will do me a kind favor by paying your board at once. I don't want any dishonest men in my house!"

"We are not dishonest, madam," said Bob. "And we will pay to prove it."

Bob had just enough money in his pocket to pay the bill. It left him without one cent. But one hundred and twenty dollars in savings were hidden in their room.

"Come on, Bob," said Tony. "Let's get our money and take the train. We have only an hour to spare!"

"All right!" agreed Bob.

Upstairs they went. To their surprise when they entered the room they found the window open and muddy footprints on the floor.

"By the horn spoon!" exclaimed Bob. "Somebody has broken into our room."

In an instant both thought of their little store of money. It had been hidden on a shelf in the corner of a closet. Bob instantly went to the shelf. The money was gone!

CHAPTER X.

ON THE PLAINS.

For a moment Bob and Tony were aghast with the awful discovery that their money was gone from the closet shelf where they had left it.

Of course there could be but one conclusion. They had been robbed.

Some thief had acquainted himself with the fact that the money was there and had broken in in their absence.

Bob and Tony at once proceeded to raise a hue and cry. The landlady and many of the boarders were summoned.

But despite this not a clew could be found. One depressing fact remained. The money was gone.

The two travelers had been suddenly brought up with a rude turn. Their spell of good fortune seemed to have reached its limit. Evil luck had overtaken them.

Not a cent was left them. They were disgraced and penniless. After their discharge, though it was unjust, it was of no use to look for further employment in Omaha.

Tony alone was philosophical.

"Humph!" he cried. "It's an old story to me. I start-

ed sleeping in freight sheds and I've just come back to it. That's all."

No manner of effort succeeded in bringing back the lost money. Night was at hand and the uncharitable landlady refused to entertain them any longer under her roof.

So the two adventurers were turned out penniless and hungry. Bob's heart was quite full for a time.

Then he braced up.

"Tony," he said, resolutely, "it's a poor soldier that faints at the first smell of powder. Let us take the prairie road out of Omaha. There is a living for us in this world somewhere."

"That's the way to talk, boy," agreed the tramp. "The sooner we start the better."

"I am ready."

"So am I."

It was not difficult for the two travelers to start out upon their undertaking. They had nothing to carry, nothing to lose, but much to win.

Bob remembered his motto.

"Grit and gold," he said. "I have one and it will win the other."

So our two friends left Omaha by the prairie road. They passed the ancient camping grounds of the Sioux and entered upon the great plains, where once the buffalo and the deer roamed untroubled save by the hunting Indian.

Immense farms were spread upon either hand. Here a man could ride for miles and yet not make the circuit of his farm.

Bob thought it the most wonderful region he had ever seen. But yet the farms did not look productive.

This was explained in the fact that grass-hoppers and the drought had retarded the crops. There were some fields of corn, however.

A farmer came along in his Jackson wagon, to which were hitched a pair of mettlesome horses, and offered them a ride.

"Ach, Himmel," he said, for he was a German. "I know notings vere you can vind vork in dese parts no more. My wife, she vork on my farm, an' I haf four sons. You see I haf no need to hire."

"Well, I should say not," said Tony, with a shrug of the shoulders. "You Dutchmen are mighty prolific in expedients. Are all of the farms in Nebraska owned by your countrymen?"

"Vat? You tink all de Nebraska farmers am Shermans? Mein Gracious! Dot ish not so. If dey vere I am sure dis vould pe leetle Shermansy some more."

At this Bob and Tony laughed uproariously. Certainly Hans Grooten, as he gave his name, was a unique character.

"Do you like America better than Germany?" asked Bob.

"Ach, I am von American some more," declared Grooten. "I vote for dat President an' I am proud. Of course if I go pack to Shermansy I pe all der same like I vas a Sherman vonce more."

"You're a turnecat," declared Tony, with affected scorn. "Once an American always an American. Uncle Sam don't like weather vanes."

Grooten only nodded and mumbled something in German. However, he was a genial old soul and made the two travelers spend the night at his farm, which they were not loath to do, though they had to sleep in a hay-ecck.

But Grooten gave them hearty draughts of beer and good pieces of smearcase, while the frau made them a pocketful of doughnuts and cookies. Altogether they blessed the German and his fat wife.

The next morning our travelers once more started out upon their journey. They now began to draw near to a small prairie town.

The streets were all laid out in squares and at prodigious width. At every corner one encountered a sign of lots for sale.

It was a typical Western town with about six vacant lots to one house. The dwellings were of frame and strongly made.

Into the main street of this town Bob and Tony tramped. They were dusty and hot and tired.

Suddenly Bob sank down upon the end of a plank sidewalk and said:

"Whew! I'm nearly done out, Tony. I believe I'll rest a while."

"All right," agreed the tramp. "While you're doing that I'll prospect around a bit. It's a good, likely town."

Bob leaned his head against the fence and dropped into reflections. He recalled all the incidents since leaving Markham. Surely they were many and varied.

He had gained much valuable experience and had worked his way almost to his destination.

He wondered what the immediate future had in store. But there was no way of learning this in advance.

Thus he occupied considerable time. Suddenly Tony returned.

"Hello, pard," cried the tramp. "Have ye had a good sleep?"

"No," replied Bob. "I've only been doing some thinking."

"Thinking?" said Tony, searchingly. "What are your thoughts?"

"I have recalled all that has happened to me since I struck out in the world for myself. For an orphan boy, without money or friends, the world is not easy."

"That's right," agreed the tramp, "but I think there is one thing you lack."

"There are many things I lack," agreed Bob, "but what do you specify?"

"Well," said Tony, slowly, "you do not combine philosophy with necessity."

Bob looked surprised.

"You are abstruse," he said. "What do you base your charge upon?"

"Well, I tell ye," said Tony. "In the first place, I'll speak of necessity. We are victims of that."

"Yes."

"Now when you're in that condition everybody owes you a lift. The world don't belong to them more than it does to you. All is, they help themselves to what they can get. You are too slow. You are guided by a strain of foolish sentiment."

(To be continued).

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ITEMS OF CURRENT NEWS

The United States now takes half the world's crop of rubber.

France spends 35 per cent. of her resources on military preparations.

The perfect fossil of a huge sea tortoise thirty inches in diameter has been found in Mount Baldy, 3,000 feet above the present sea level, near Los Angeles, Cal. It is thought that this is a relic of a geological age 4,000 years ago, when all the western part of the country was still under the sea, and the Rocky Mountains were either submerged or only showed their tops as jagged islets.

Dr. William Hunter Workman and Mrs. Workman have just completed their seventh expedition in the Himalayas. They visited Eastern Karakorum, exploring seven new glaciers. They spent a month at the Siachen Glacier, being the first to explore that region above 16,000 feet. They ascended one peak at a height of 21,000 feet. The explorers found the Siachen Glacier to be thirty miles long.

Albert Packer, of Wyckoff, N. J., while hunting in the woods near his home lately, happened to find a screw loose in his shot-gun and began hammering on it without first emptying the chambers. A heavy blow caused the gun to fall from his arm, and as it struck the ground the barrels pointed directly at him. One cartridge was discharged and the entire charge entered his abdomen, making a frightful wound. The young man was carried home, but died soon afterward. Parker leaves a young wife.

Puffing a cigarette and smiling at the attendants, Abraham Isaacs, 106 years old, died recently in a San Francisco, Cal., hospital, unable to bear longer the weight of his years. Isaacs entered the hospital when 85 years old, paying \$2,000 for a life berth. He was an inveterate smoker, and maintained that tobacco was an aid to the longevity. The physicians never attempted to curtail his supply. Isaacs was a veteran of the Mexican and Civil wars.

A student in a Bronx school lately jumped in front of a fast approaching car to save the life of a boy who did not notice its approach. He was successful in his effort, though it was a very close call. Still another boy jumped into the bay a few days ago, when the water was warm enough for swimming and held up one of his friends, who had lost his wits while bathing and had gone down for the second time. Fortunately, the little rescuer could swim, and he was able to hold the drowning boy up till help came. Happenings of this kind occur every day, though quite often the reports do not get into the newspapers and no one hears about them. Then, again, where there is a narrow escape, or no injury done at all, there is usually no report, so that there is really no way of telling how many accidents occur of this kind. It is quite certain, however, that the children are often in danger and are rescued by people who are older than they are. It is a good plan for boys and girls to keep out of the way of danger, and never to approach a place where there is any likelihood of trouble.

JOKES AND JESTS.

"Wombat has retired from business."

"Voluntarily?"

"I suppose so. He stopped advertising."

The Grocer's Wife—"Ach! no, my child, ve can not to de beach go in de vinter; but ven de gustomers have went away, you may take you liddle pail and shofel and play mit de granulated sugar."

"Can't you assume a little more pleasing expression of countenance?" asked the photographer.

"Y-yes, sir," hesitatingly answered the sitter. "Wait a minute and I'll take off these new shoes."

When Lottie returned from her first visit to Sunday school she was asked what she had learned.

"The Lord made the world in six days, and was arrested, on the seventh day," was her version of the lesson.

Old Maid—But why should a great strong man like you be found begging?

Wayfarer—Dear lady, it is the only profession I know in which a gentleman can address a beautiful woman without an introduction.

"You say you are you wife's third husband?" said one man to another, during a talk.

"No, I am her fourth husband," was the reply.

"Heavens, man!" said the first speaker. "You are not, a husband—you're a habit."

"I guess," said Erasmus Pinkley, "dat I'll move into de heart of de big city."

"I understand that you are rather unpopular in your present location because of some hencoop disappearances."

"Yes, sah, I's been interfered wif a good deal. I wants to git where it's agin de law foh de white folks to keep chickens."

A MADMAN'S FREAK.

By Paul Braddon

Some years ago, while going down Broadway, my attention was attracted by a crowd, as I drew near which I observed that they were watching a man engaged in repairing a steeple.

He was high up in air, so high as to appear of the size of a small child.

"I tell you," remarked a person within my hearing, "it takes a man with a steady head for such work."

"And strong nerves," I mentally added.

"See how free and careless he is in his movements."

"Appears to be at home," said another. "Well, let him; I wouldn't want to be up there where he is."

"Money couldn't tempt me to take his place," was the rejoinder.

Although I had business on hand, I could not resist the fascination of watching him for a few minutes.

Presently I saw him turn and look down on the crowd, at whom he waved his hand.

Then I saw his body begin to waver, and my blood began to freeze.

He stood upright, away up there, and folded his arms.

The crowd cheered his pluck, but as for me—my heart stood still!

I did not fear his accidentally falling.

Ah! no, it was something far different which I feared, and which only I in all that crowd was capable, perhaps, of understanding.

With me was a young man, a friend. To him I slowly said:

"Come, let us get away from here, unless you wish to witness a horrible scene."

"Why, what is the matter?" he demanded in surprise.

I pointed up at the workman.

"I don't understand yet," he said.

"He has lost his head, and unless he has a powerful will, you will soon see him a mangled corpse on the pavement here."

"You can't mean it! Why, he looks as calm as a baby in its cradle."

So he did.

But I could understand some things which he could not.

Various movements the unknown made were pregnant with meaning to me.

Just as well as if I had stood in his place did I know what was passing in the poor fellow's brain.

Perfectly did I understand the struggle taking place in the man's mind.

Ah! what a horrible fascination it is which creeps over a man, making him desire, when far above the earth, to jump off.

"Come!"

My companion turned. If I wished it, he would accompany me; but he had no such fears as oppressed me.

A low, hoarse murmur caused us to look back.

Not a man in that crowd whose face was not blanched with horror, and many were closing their eyes or covering them with their hands.

I knew what had caused it.

There stood the unknown, just swinging his arms ere taking the fatal jump.

"Stop—stop!" I yelled at the top of my voice.

Perhaps I might break the fatal spell!

But he had not heard me.

"Stop! Halt!" I shrieked.

The sound of my voice reached him; I could see him half pause—but it had come too late; already he had overbalanced himself.

The mania was on him again like a hungry wolf.

I saw him gather his muscles quickly and then shoot himself out into the air.

Thud!

For several minutes none had the courage to approach the spot.

Bruised—mangled—but not yet dead, though dying.

He opened his eyes when they touched him.

"Why did you jump?" they asked.

"I don't know—I tried not to—I couldn't help it."

These few words told the whole tale. He could not help it.

A spasm of pain convulsed his face, he sighed heavily, and was dead.

"Come, Harry," I said, in a hoarse tone. "Let us get away from here as soon as possible."

Harry Burns assented.

"I wish I had taken your advice in the first instance," he said, with a shudder. "That sight has unnerved me."

"It was enough to unnerve anybody," I said. "Let us strive to forget it."

But this was not easily done, and that sight was impressed firmly in both our minds for a long time afterward.

* * * * *

"Well, Doc, I have obtained an invitation for both of us," said Harry Burns one day, nearly six months later.

I had long had a curiosity concerning the sensation of going up in a balloon.

A cousin of Harry's had just built one, and the trial was shortly to take place.

Harry had come to inform me that he had obtained places for us both on her inaugural ascent.

"Now, Doc, I'll have an opportunity of testing that feeling which you say comes over people when far up above the earth," and Harry laughed lightly.

"You doubt it?"

"No, not after witnessing that poor fellow's fall," and he shuddered as he remembered the scene. "Still it seems singular that people should be so affected. No, I do not doubt the truth of what you said—I can almost imagine the feeling. Something similar came into my mind the other day as I stood on the bow of a ferryboat which was just entering her slip."

Again Harry laughed. But in his tone was a certain uneasiness which caused me to glance sharply at him.

"The ascension takes place in two days," he said. "You will be there, of course. Or, shall I call for you?"

"Call for me," I answered. "And, Harry, take my advice—don't attempt to go up in the balloon."

He laughed again, a little nervously, I thought.

"Pshaw! Do you suppose I'm a nervous old woman?"

You, Doc, of all persons, ought to know that our nerves are made steady only by subjecting them to our will. Well, I will call for you. Tra-la-la!" and away he went, quite merry looking.

At the door he paused to give me a parting glance, and the expression of his eyes startled me.

They had in them a look of melancholy and distrust of himself.

I determined then to prevent his going up in the balloon if it was possible.

The horrible sight had preyed upon his mind, and it was with him now merely a question of which was stronger, the will or the nerves.

He called for me at the appointed time.

A great change was apparent in him; he was the same rollicking, bright, devil-may-care Harry of old.

"Are you going to make the ascent?" I inquired.

"Of course," with a light laugh.

I looked at him again; he seemed to be under thorough self-control.

He might resent any insinuation that he was unable to take care of himself; I could say nothing.

"However," I thought, "I will keep my eye on you."

Never shall I forget the peculiar sensation as the balloon was cut loose, and at once shot high in the air.

Up—up—up—as an arrow is sped from a bow.

Then we began to go slower until finally our upward course was ended just as we reached the clouds.

These were immense masses of mist and vapor, of greater or less density, the latter quantity giving them darker or lighter shades of color.

Up to this time I had kept my eyes on Harry. He appeared to be all right; I concluded it was only fancy on my part that his face had grown paler.

The balloon began to drift along among the clouds, impelled by a gentle breeze.

The earth was but a broad, dark expanse below us.

I looked about me, became interested, forgot Harry, became engrossed in watching the clouds, which with kaleidoscopic swiftness assumed new and fantastic shapes.

Suddenly I was recalled by a cry of horror.

Turning swiftly, I was fairly frozen at sight of Harry Burns just at the point of flinging himself from the basket.

Finding himself, as he thought, under perfect control, he had ventured to look over the edge of the basket toward the earth, so far below.

Instantly that strange sensation, that desire to precipitate himself toward earth, entered his brain.

He was sensible enough to realize his danger, and tried to draw back; but the fascination, like the charm the snake exercises over the bird, was upon him, and he continued to gaze, while the desire momentarily grew stronger and stronger, until it became irresistible.

At that moment, he was as actually and truly a madman as any unfortunate who ever dwelt within the four walls of an asylum.

It was an awful moment.

I tried to speak.

But my tongue clove to the roof of my mouth.

I tried to spring to his side.

But I was rooted to the spot.

I raised my arm and signed to the person nearest Harry to clutch hold of him.

But his limbs were also fettered by chains stronger than those made of iron.

Harry Burns poised himself, gathered his muscles, and: "Harry!"

His wild eyes met mine, and then a frightened look flashed into them.

As he was going a gleam of consciousness as to what he was really doing had entered his mind.

Then a look of horror swept over his face—and then it disappeared from sight!

A sickening sensation crept over us all, and not a man among us could move hand or foot.

I wanted to watch his fall, but could not nerve myself, for an instant, to do so.

Then, mastering my emotions, I proposed to follow his downward course.

"See there!"

This exclamation caused me to pause and glance in the direction indicated.

"There is another balloon! And see, there is a man hanging to the drag rope!"

"It is a mirage!" I gasped, "and Harry is hanging to our drag rope."

Such was the truth.

As the poor fellow was going down, he had instinctively clutched about him and his fingers had fastened about the drag rope.

"Heaven help him!" exclaimed his cousin.

Staggered, crushed for one instant, the next I was alive to the situation, was possessed of all my wits and faculties.

"The gas!" I exclaimed. "Let it out—lively! See, we are approaching a sheet of water; if we can only reach that before he drops, we may save him."

The valve was opened—the gas rushed out with a hissing sound.

We began to descend, and entering a stronger breeze, were carried more swiftly toward the water.

I watched the mirage—he still clung to the rope. But the mirage, at last, was gone.

With bated breath I bent over the edge of the car, and prayed inwardly that this madman's freak might not result in the loss of a life.

He was holding on still, but might let go any moment.

The balloon was moving swiftly; yet it appeared to me as if it barely crept.

Would we never reach the water?

"Let out more gas!" I cried.

The swiftness of our descent had prevented Harry's letting go of the rope, to which, however, he had hung mechanically, without any idea of saving himself. I saw that now the rope was slipping through his hands; he had hold of it but a foot or so above the grapnel.

"Let out the gas! We must descend more swiftly!"

Downward, yet downward, we went at a fearful rate.

On—on—the water was near at hand. Down—down until it was almost certain that we, too, would be dashed into the water.

My companions on that terrible voyage had by this time somewhat recovered their self-possession, and now peered over the edge of the basket.

"He is about to let go," exclaimed one, in a horrified tone.

But I drew a breath of relief, for we were giding along just above the surface of the water. Harry let go when but a few feet intervened between him and the surface.

Splash!

The basket had already struck, and a minute later the big bag had entirely collapsed.

"Harry!"

He had appeared on the surface after having sunk.

He turned as I called his name, and an expression of joy, mingled with a puzzled look, appeared on his face.

"Swim this way!" I cried, and he did as I ordered.

A minute or two later we drew him into the basket, or car, as it is not infrequently called.

The balloon had been seen as it fell into the water, and small boats were soon coming towards us from the shore, to which they towed us.

It was fully an hour before Harry Burns fully recovered his reason.

Then turning on me a face that was pale, and eyes that were startled, he said:

"I should have taken your advice. Only think of my peril. It was a madman's freak."

MAD THROUGH JEALOUSY.

By D. W. Stevens

Few people are really aware of how closely mind and body are bound together, or the extent which each influences over the other.

The phrase "a broken heart" has for many years been looked upon as merely descriptive, just as one might say "The smiling moon."

Yet there have been cases, and many of them, of literal breaking of the heart.

Under strong excitement, or in the depth of some great anguish, human hearts have been ruptured, burst open, and death has followed instantaneously.

Thus, I have had men put under my care as lunatics, and who really were such at the time, whose derangement arose from nothing else in the world but indigestion.

Dieted and cared for until their stomachs resume their functions in a proper manner, they are discharged, perfectly sane.

Again, a man has some mental trouble.

He is deeply worried.

He eats a hearty meal.

It does not digest, there is a reaction of its effects, and the brain is upset.

I have just had a case of nearly this precise character.

Samuel Harmond was wealthy, thirty-five, a lover of good things, somewhat dyspeptic, and a bachelor.

At this age he first met Marian Jeffreys, a fine-looking woman of twenty, and he fell passionately in love with her.

Mr. Jeffreys favored the suit of Harmond.

Jeffreys had recently met with serious losses in his business, and knew not what moment he might go under.

It would be just the thing to have Marian settled in life, the wife of so wealthy a man as Harmond.

Mrs. Jeffreys was a woman guided completely by her husband, and so, though she knew that Marian did not love Harmond, she did nothing to save her daughter from the sacrifice.

And Marian became Mrs. Samuel Harmond.

It must not be imagined that she was lovesick and dying with misery.

She respected her husband thoroughly, and was all that a true and devoted wife should be.

But deep down in her heart there was hidden the romance of a first love.

It was for the person of a cousin, a handsome, tall, broadshouldered fellow.

Affairs moved on smoothly in the household of the Harmonds until the return of this cousin from abroad.

He called on the Harmonds on the first evening of his arrival, and, as was perfectly natural, kissed Marian.

It was done in a proper manner, and in the presence of her husband.

Perhaps Marian's eyes were a little brighter than usual, perhaps there may have been a trifle too much warmth in the kiss.

Possibly this may have been seen by Harmond, and accounted for his jealousy, for jealous of his wife he became from that minute.

He could not help contrasting himself with the young fellow, and saw that the contrast was to his own disadvantage.

Marian was pure as the driven snow, but from that minute he distrusted her.

With no business, no matter of interest to draw his mind away, he rolled this new-born jealousy about in his mind, and began to brood.

His condition of mind gave renewed activity to his old enemy—dyspepsia; and that in turn, with its horrible oppression and intense pain, reacting on his brain, made him more gloomy and morose than ever.

He seized on the slightest things as confirmatory of his suspicions, until finally his wife dared no more mention her cousin's name than she would have dared face an angry bull and flaunt a red cloth in his face.

Her proud spirit rebelled against her husband's unjust suspicions, however, and many an hour did the poor girl bewail her unlucky fate, which had bound her to this more than half crazy man.

For Harmond in reality was more than half crazy!

What is unfounded jealousy but a species of madness?

She would glance around the rooms of the elegant house mournfully as she thought that for this she had bartered her peace of mind.

One day she went to see her mother.

Her cousin was there.

After a while they left the house, and together strolled through the grounds, as they had done years before.

Up and down the long walks they sauntered, he trying by cheering words to draw her from her sorrow, for he knew how jealous her husband was and how she suffered through it.

There was no word spoken that her husband—being right-minded—could have found fault with.

For nearly an hour they wandered together about the grounds, and then Marian left her cousin.

It was time for her to return home, she said.

And he, with a cigar as a companion, watched her disappear into the house, and then, with a sad face, resumed his walk.

A snarl, like that of a tigerish dog, caused him to start violently.

Turning quickly, he saw the face of Harmond, half concealed behind some rose-bushes.

His face was convulsed, his eyes were inflamed and distended, and wild-looking, and his expression, in all, was that of a madman.

Before the young fellow could fairly comprehend all this, the rose-bushes were suddenly parted, and Harmond, gnashing his teeth, sprang upon him.

So sudden was the assault, that although much the stronger and better man of the two, the young fellow was borne to the ground.

The line of the walk was protected by stone coping turned edgewise.

On this the young fellow's head struck, stunning him, and leaving him a victim to the ferocity of the madman.

Sitting astride of the other's chest, the madman wound his fingers in the hair of the nearly unconscious man.

Contracting his arms, he raised the head, then dashed it against the coping with fearful force.

The handful of hair came out in his grasp, but he took a fresh hold, and soon the man became insensible.

Then the madman gazed down on the silent figure of his victim.

"Dead—dead!" he hissed. "Now for her—now for her!"

He arose to his feet, glared about him, then stole from the garden.

He reached home.

Marian had not yet returned.

He crouched in the library waiting until he heard her steps.

She came at last.

He heard her enter the sitting-room.

A fiendish smile crossed his face.

He stole from the library, across the hall, and with a bound was in the sitting-room.

Quick as a flash he flung the door to and locked it, placing the key in his pocket.

Marian had just removed her hat, and turned just as he left the door.

She grew ashen-colored as she saw the look of wild ferocity on her husband's face and in his eyes.

He tore the hat from his head and flung it on the sofa.

He seized an elegant work-box from a nearby stand, and falling on his knees, he clutched it firmly, and banged it fast and fiercely on the floor until it was all shivered and smashed to pieces.

"No! that is the way I served him!" he hissed. "And that is the way I am going to destroy you and everything in this room—where he kissed you before my eyes."

When she looked upon the pantomime and heard his explanation, Marian's heart grew cold and still, and she reeled for support against a pillar; and with horror in her eyes watched the madman as he danced wildly around the room, in his ferocity smashing tables and chairs, flinging books on the floor, and then trampling on them.

She knew now that he was mad. She had heard that

calmness of demeanor would awe lunatics, and by a wonderful effort she controlled herself.

"You are wrong, dear husband," she soothingly said. "I love none but you."

"You lie!" he fiercely said. "Yes, you lie, you jade. You can't fool me. Do you suppose I would have spared him if he had said the same? No—no—no!"

He stood before her, knees bent, half crouching, his fists shaking at her, his hair erect and bristling, his eyes gleaming, face convulsed, and wild words falling from his twitching lips.

Swaying to and fro, as the snake does before he strikes, Harmond drew near the trembling woman, who could do naught to protect herself, could only dumbly await her fate.

Nearer—nearer he crept, and then—with a tigerish howl—he sprang ferociously at her.

One fearful, despairing cry for help, and then he cut off further utterance.

Crash! Someone had broken through a window. Half-a-dozen dark forms followed, and the madman was dragged off his prey.

The cousin had been found and conveyed to the house. Cold water dashed over him had brought him to consciousness. He told, in a few hurried words, what had happened, and begged that Marian's safety be looked to; and the result was that the madman's second victim was saved more than a mere shock and a black and blue ring around her fair, white throat, where the madman's strangling grasp had been.

It was fully two months before the cousin recovered from his injuries.

Six months after, I declared Harmond to be in his sane mind; my treatment had aimed at his stomach as well as his head, and consequently I had been successful.

He now realized that his jealousy was sheer insanity, and he begged his wife to return to him, but no inducement he offered could win her again to his side.

"I have lost her through my own fault!" he said, sadly. Poor fellow!

He subsided into a state of settled melancholy, and I saw that he was slowly relapsing, that his mind was again giving way.

I told him this would be the case unless he became more cheerful.

"I know it," he said, in a melancholy tone. "Yes, and I'm glad of it, for then I won't feel this sorrow here in my heart, a sorrow doubly hard to bear because I know it is of my own making. But"—he paused, and looked anxiously at me—"I'm perfectly sane now, ain't I?"

"To all intents and purposes, yes," I answered.

But madness, for all that, was lurking in his body.

"I ask, because I want to make my will," he told me.

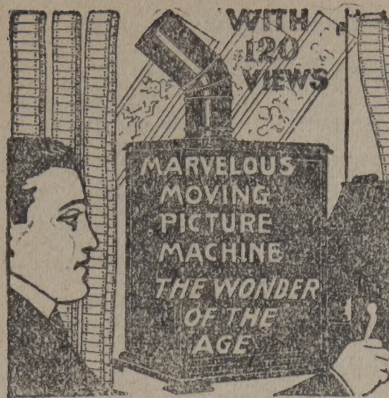
The will was duly made, leaving everything to his wife.

A month later he was again an inmate of the asylum, where he remained until his death, which occurred two years later.

In one of his paroxysms he had beaten his head against the wall so fiercely that its effects caused his death.

His last words were almost reasonable:

"It was my fault! Jealousy—blame it—drove me mad!"



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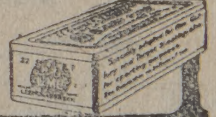


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With this trick you bar-
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This is a wicked pig that died at an early age, and here he is in his coffin ready for burial. There will be a great many mourners at his funeral, for this coffin, pretty as it looks, is very tricky, and the man who gets it open will feel real grief. The coffin is made of metal, perfectly shaped and beautifully lacquered. The trick is to open it to see the pig. The man that tries it gets his fingers and feelings hurt, and piggy comes out to grunt at his victims. The tubular end of the coffin, which everyone (in trying to open) presses inward, contains a needle which stabs the victim in his thumb or finger every time. This is the latest and a very "impressive" trick. It can be opened easily by anyone in the secret, and as a neat catch-joke to save yourself from a bore is unsurpassed. Price, 10c.; 3 for 25c., postpaid; one dozen by express, 75c.

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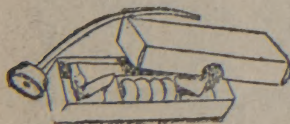
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A wonderfully deceptive trick! A solid block, two inches square, is made to appear and disappear at pleasure. Borrowing a hat from one of the audience, you place the block on top, sliding a cardboard cover (which may be examined) over it. At the word of command you lift the cover, the block is gone, and the same instant it falls to the floor, through the hat, with a solid thud, or into one of the spectator's hands. You may vary this excellent trick by passing the block through a table and on to the floor beneath, or through the lid of a desk into the drawer, etc. This trick never fails to astonish the spectators, and can be repeated as often as desired. Price, 35c., postpaid.

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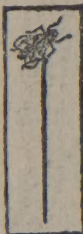


This one is a hummer! It is to all appearances an ordinary, but expensive lead pencil, with nickel trimmings. If your friend wants your pencil for a moment, hand it to him. When he attempts to write with it, the end instantly turns up, and he cannot write a stroke.

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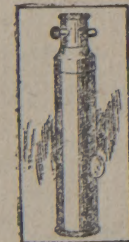


Absolutely true to Nature! A dandy scarf-pin and a rattling good joke. It is impossible to do these pins justice with a description. You have to see them to understand how lifelike they are. When people see them on you they want to brush them off. They wonder "why that fly sticks to you" so persistently. This is the most realistic novelty ever put on the market. It is a distinct ornament for anybody's necktie, and a decided joke on those who try to chase it.

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They come six in a box. A wonderful imitation of the real tack. Made of rubber. The box in which they come is the ordinary tack box. This is a great parlor entertainer and you can play a lot of tricks with the tacks. Place them in the palm of your hand, point upward. Then slap the other hand over the tacks and it will seem as if you are committing suicide. Or you can show the tacks and then put them in your mouth and chew them, making believe you have swallowed them. Your friends will think you are a magician. Then, again, you can exhibit the tacks and then quickly push one in your cheek or somebody else's cheek and they will shriek with fear. Absolutely harmless and a very practical and funny joke. Price by mail, 10c. a box of 6 tacks; 3 for 25c.

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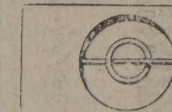
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